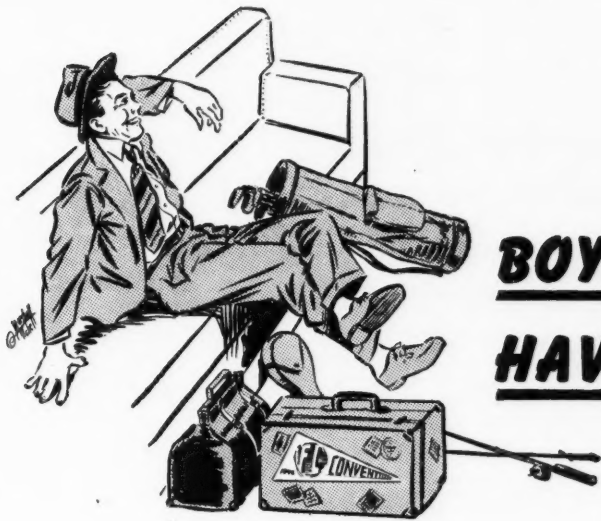


# The NATIONAL UNDERWRITER

*Life Insurance Edition*



**BOY! DID WE**  
**HAVE FUN!**

- ☛ They certainly did have fun . . . 650 Franklinites and wives at three great agency conventions. One was in Atlantic City, another at Estes Park in Colorado, and the third at a beautiful resort near San Francisco.
- ☛ They were play conventions, not the kind that are packed full of endless speeches, laudatory orations on company officials, and tiresome tirades on "How I did it."
- ☛ Franklin Life conventions are vacation awards for production performance. So our conventioners fished, rode horseback, climbed mountains, dived through the surf, went sightseeing, or just sat and talked.
- ☛ Perhaps that is why every single one of the 650 said with fervent enthusiasm, "We never had a better time in our lives. You can count on us being at the next one. It's swell to be a member of the friendly Franklin organization."
- ☛ It is, too. Try asking one.



*The Friendly*  
**FRANKLIN LIFE INSURANCE COMPANY**

CHAS. E. BECKER, PRESIDENT

SPRINGFIELD, ILLINOIS

DISTINGUISHED SERVICE SINCE 1884

One of the 15 Oldest Stock Legal Reserve Life Companies in America

Over \$400,000,000.00 Insurance in Force.

**FRIDAY, SEPTEMBER 13, 1946**

# FOLLOWING FATHERS' FOOTSTEPS

While growing to manhood a son has an "inside opportunity" to learn if father is successful, highly respected and happy in his work.

Many of today's Midlanders are the sons of retired or deceased agents who pioneered for the Midland Mutual.

Vested renewals, retirement benefits and friendly relations with the Home Office have aided in "selling the sons". Thus do we continue to serve succeeding generations of policyowners and agents.

## THE MIDLAND MUTUAL LIFE *Insurance Company*

Columbus 16, Ohio

1906

1946

## M.D.R.T. Meeting Record in Size and Intensity

**Behr Ill, Parsons  
New Head, Widing  
Starts Climb**

### NEW OFFICERS ELECTED

Chairman—Harold S. Parsons, Travelers, Los Angeles.  
Vice-chairman—Paul H. Dunnavan, Canada Life, Minneapolis.  
Executive committee—Paul W. Cook, Mutual Benefit, Chicago; Theodore Widing, Provident Mutual, Philadelphia; Louis Behr, Equitable Society, Chicago.

By RICHARD J. THAIN

FRENCH LICK—The 1946 meeting of the Million Dollar Round Table at this Hoosier resort set a record in attendance for these gatherings, with 270 registered. According to old-timers, it also set a record for intensity as in non-scheduled sessions the members continued their meetings far beyond the allotted time at the expense of golf and the several other sports which were offered. From the eager attentiveness in scheduled sessions it was easy to see why they comprise the cream of the nation's field forces.



H. S. PARSONS



P. H. DUNNAN

The occasion was dampened by the illness of Louis Behr, Equitable Society, Chicago, who was to preside as M.D.R.T. chairman. Mr. Behr was confined to a Chicago hospital with jaundice which was described as confining but not too serious. Mr. Behr's presence was felt at the gathering, for it was he who had made most of the arrangements and the several chairmen who substituted for him read words which he had prepared for the occasion. The convention voted at the outset to send flowers and regrets.

As the millionaires opened the engraved leather notebooks presented to them by Equitable Society, and started noting down the opening proceedings, they found John E. Clayton, Massachusetts Mutual, Newark, the 1945 chairman, substituting for Mr. Behr. Mr. Clayton introduced Clancy D. Connell, president of the National Assn. of Life Underwriters, who started the meeting right off with some material into which the millionaires could sink their teeth.

### Calls for Bequest Insurance

Mr. Connell pointed out that the income tax situation makes it doubtful that schools, churches, hospitals and other institutions will any longer receive bequests from the immensely

(CONTINUED ON PAGE 8)

## Pension Trusts Require Careful Advance Surveys

In soliciting pension trusts, many underwriters find themselves bogged down in endless conferences concerning details about the plan that should only be discussed after the corporation has indicated its willingness to install a pension plan, David Marks, Jr., New England Mutual, New York City, told the millionaires gathered at French Lick.



David Marks, Jr.

This is the most common reason why so much time and effort is needlessly expended in the quest for pension business. In many instances had the whole situation been more carefully surveyed at the very beginning, it would have been obvious that no business would result.

"At the outset we must understand that pension trusts are not a nostrum to be purchased by every corporation," he said. "While pensions have a definite appeal, there are places where, because of the insecurity of business conditions or any one of several other reasons, a profit-sharing plan or some other type of employee welfare program would be more suitable. Therefore, before we set a pencil to paper to make any calculations, there are several things to be determined."

"Let us assume that the president of a corporation has indicated that he is interested in a pension trust. Here is an outline of the steps our experience has shown to be most productive. We will assume that after careful consideration of all factors from a social, economic and financial standpoint, it appears that a pension trust would fit in with the needs of the company. This conclusion will only be arrived at after examining the financial statements of the past five to 10 years, and after getting a general idea of the employer-

employee relationship. At this point, we ask the corporate official to tell us whom he generally relies upon in business and tax matters. This is usually his accountant, but could be a lawyer specializing in taxes. We will assume for our present purposes that it is the accountant. We then ask permission to meet with the accountant to find out whether he agrees that a pension trust is of value to this particular corporation. We explain to him the general idea of what we have in mind by showing him what we have done for other corporations. We also can get from him (as well as from the financial statement) an approximate idea of the size of the premium that the corporation can afford to spend, and this should always be estimated as conservatively as possible. If we find the accountant hostile to the idea, the matter is dropped, since the trust would never be purchased no matter what we did. If the accountant agrees generally that a plan might fit, we then ask for the necessary payroll data. Upon receipt of the payroll, we make an analysis and determine in our office the best type of plan to recommend. We rarely, if ever, will go to the corporation or the accountant with three or four plans, asking him to choose the one he thinks best. We firmly believe that where we are called upon as pension trust consultants to design a plan, it is our obligation to devise and submit the one type of plan that best fits. The facilities of our organization are set up to handle only certain types of plans. If we do not believe that we can do an efficient and thorough job ourselves, we will refuse to handle the matter."

The plan selected and the calculations made, Mr. Marks said his firm uses a very simple package presentation to show the cost of the plan and the cash values accruing at various intervals. The illustration, three pages long, shows nothing except that, looking it over, anyone can immediately determine the cost of the plan and the benefits received by any individual. The plan is then shown to the accountant who usu-

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## N.A.I.C. Committee Named to Evolve Central Office Plan

**Steering Group Asks  
Complete Proposal for  
Submission in December**

By ROBERT B. MITCHELL

Besides naming Parkinson of Illinois as secretary-treasurer and appointing Dressel of Ohio to succeed him on the executive committee, as reported in last week's issue, the National Assn. of Insurance Commissioners executive committee at its meeting in Syracuse appointed a committee to work out a complete plan for a central office for the N.A.I.C. and present it at the December meeting.

The committee consists of Forbes of Michigan, chairman, and Garrison of California and Harrington of Massachusetts. Its task includes determining the best location for a central office, the method of financing it, and the type of personnel that would be needed to operate it. While it is evident that the central office idea is generally favored, the only difference of opinion being as to its scope, the sentiment is to start on a modest basis and later expand, if this proves desirable, rather than starting off on a grand scale.

### Might Use Valuation Staff

One thought is that the N.A.I.C. already has a valuation committee with office space and a full-time staff and possibly this might serve as a nucleus around which to build the proposed central office. While the valuation committee office, which operates with a \$22,000 annual budget, is located in New York City, this doesn't mean that New York would have to be the location of the central office, as there is no controlling reason why the work of the valuation committee staff has to be done in New York City.

The central office committee will have the benefit of suggestions from the N.A.I.C. members and plans to make a very thorough survey before bringing in its recommendations. The committee was made small so as to permit meetings to be held without undue difficulty.

### May Break Precedent

The possibility that the N.A.I.C.'s time-honored custom of having the secretary act as chairman of the committee on examinations may be discontinued loomed up in the announcement by Dineen of New York, that he proposed to exercise his constitutional prerogative as president to appoint the chairman of the committee on examinations regardless of the resolution adopted at the Louisville convention in 1921 declaring that the secretary should head the examinations committee. Since the resolution did not amend the constitutional provisions vesting all committee appointment powers in the president, it is not binding.

Though Mr. Dineen has not yet announced his choice of a chairman for the examinations committee, it seems probable that in the constant effort to improve the quality and procedure of examinations he will refrain from load-

(CONTINUED ON PAGE 19)

## Champion Million Dollar Agency



Best agency representation at the Million Dollar Round Table Convention at French Lick was by the above seven members of the Ron Stever agency of Equitable Society in Los Angeles. Left to right they are Marvin Sherman, Mr. Stever, Jerry Page, George Byrnes, Martin Scott, Stanley Leeds and Harold Kaye.



## Record Crowd for Insurance Attorneys' Parley

**More Than 500 at Wernersville; Look for Increase in Insurance Litigation**

### NEW OFFICERS ELECTED

President—Paul J. McGough, Minneapolis.

Vice-presidents — Price Topping, New York; John Barton, Omaha, and Lowell White, Denver.

Secretary — David I. McAllister, Washington, Pa.

Treasurer — Robert M. Noll, Marietta, O.

Editor—George W. Yancey, Birmingham, Ala.

New members executive committee—Alvin R. Christovich, New Orleans; Wayne Stichter, Toledo, and Duncan Lloyd, Chicago, and Retiring Pres. Baylor.

By KENNETH FORCE

WERNERSVILLE, PA.—The attendance of 500, far outdoing any previous meeting, was the impressive feature of the convention here of the International Assn. of Insurance Counsel. It was the first full session since 1944, and 35 new members were introduced by Secretary David I. McAllister.

The program was good but not so burdensome as to interfere with activity on a fine golf course. Plenty of acceptable food and drink partly compensated for the lack of space, which forced about 200 members to commute from Reading and Wernersville.

There was a lot of emphasis in the talks on the American way of life, and the lawyers practiced democracy by insisting that the nominating committee hold open hearings to receive names from members. In turn the member with a candidate underwent close examination on how long he had known his man and, the latter's qualifications for the office.

With the break in the stock market and an expected growth in unemployment the number of life, disability and other insurance cases will spurt, V. J. Skutt, general counsel of Mutual Benefit Health & Accident and chairman insurance section American Bar Assn., indicated in his talk on "The Importance and Development of Insurance Law and Practice."

In the period since 1936 the number of litigated cases steadily has declined, Mr. Skutt explained. For example, in 1936 there were 1,087 life insurance cases before appellate courts. This number was 965 in 1937, 827 in 1938 and 530 in 1945 up to Oct. 1. The number of fire, marine and casualty cases reaching appellate courts since 1936 was 18,271. These cases represent only a small percentage of the total of insurance business, however. There are more than 100 million life policies on 70 million persons; and about 45 million persons carry some form of health and accident coverage, excluding Blue Cross and prepared medical care plans.

The importance of insurance law is a natural consequence of the growth of insurance, its wide spread and closeness to people, Mr. Skutt said. Insurance lawyers have been too modest about their contribution to insurance. They have served well in the development of legislation affecting company organization, insurance department creation and standard policy provisions; in preparation of policy forms and organization of insurance carriers, and in the application and construction of insurance laws and contracts.

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## Editorial Pallor Is Intensified This Week

THE NATIONAL UNDERWRITER this week was taxed to the utmost in its manpower resources because of the heavy concentration of conventions. In all 12 important insurance gatherings are reported in the various editions that are being printed this week.

Four editorial men are at Cleveland where three special daily editions are being produced during the convention of the National Assn. of Life Underwriters, they being Howard J. Burrage, Frank Post, John C. Burrage and C. W. Bailey.

In addition Robert B. Mitchell, eastern editor, worked with that group at Cleveland over the week end after attending the meetings of the N.A.I.C. executive committee and all-industry committee at Syracuse. He then went on to Chicago to aid in the heavy editing duties there and returned to Cleveland to assist in getting out the final edition there.

James C. O'Connor was at Columbus Monday and Tuesday reporting the annual meeting of the Ohio Assn. of Insurance Agents.

Charles M. Cartwright journeyed to Asheville, N. C., for the meeting of the Western Underwriters Assn. Incidentally the first W.U.A. meeting he reported was 50 years ago at Saranac, N. Y.

Richard Thain was at French Lick, Ind., for the annual meeting of the Million Dollar Round Table.

William A. Scanlon covered the convention of the Vermont Assn. of Insurance Agents at Fairlee.

Kenneth Force was on hand for the meeting of the International Assn. of Insurance Counsel at Wernersville, Pa., and at the convention of the Pennsylvania Assn. of Insurance Agents at Harrisburg.

Levering Cartwright reported the gathering of the Michigan Assn. of Insurance Agents at Port Huron.

W. J. Gessing, Jr., attended the convention of the Missouri Assn. of Insurance Agents at Kansas.

In addition there were covered by other than staff men the conventions of the International Claim Assn. at Quebec and Wyoming Assn. of Insurance Agents.

The work was rendered more difficult by the curtailment of printing services at Chicago.

## Three Minneapolis Agents Buy Plane for Business

MINNEAPOLIS — Three members of the downtown agency of North American Life & Casualty in Minneapolis, Ken Kennedy, Len DeConcini and Ollie Leasure, have chipped in and bought a plane from government surplus stock. They have painted across the fuselage the name of their company for its advertising value. The three agents have flown their ship about the state where air shows have been held. So far they have not used it to call on prospects but may do so.

## R. J. Walker to Edit Mutual Benefit Life Field Paper

Robert J. Walker has been appointed editor of "The Pelican," field magazine of Mutual Benefit Life. He joined the company in 1934 and, since his return from military service last February, has been responsible for the production of "The Pelican."

## Krogue Regional Leader

Karl Krogue, manager of Business Men's Assurance at Spokane, has been advanced to regional vice-president for the western district by the American Society of C.L.U.

## General Agents Meet in Chicago

The General Agents Association of National Life of Vermont will meet in Chicago Sept. 15-19.

## More Headliners Announced for A.L.C. Parley

Asa V. Call, president of Pacific Mutual Life; Willis Smith, president American Bar Assn.; Dr. Eugene M. Landis, professor of physiology Harvard University; and Raymond M. Foley, commissioner federal housing administration, will be among the speakers at general sessions of the annual meeting of American Life Convention Oct. 7-11.

Mr. Smith is a member of the law firm of Smith, Leach & Anderson, Raleigh, N. C. He is a director of Occidental Life of Raleigh.

Dr. Landis is a member of the advisory council of Life Insurance Medical Research Fund.

Paul Fisher, treasurer of Indianapolis Life, has nearly completed the program for the annual meeting of the Financial Section of which he is chairman. It will open with a luncheon Oct. 7, and continue through Oct. 8.

## Economists Are Featured

Speakers will include Dr. Ernest M. Fisher, professor of urban land economics, Columbia University; Donald B. Woodward, second vice president Mutual Life; Murray Shields, vice-president and economist Bank of the Manhattan Co.; James H. Clark, Duff, Anderson & Clark, Chicago; and B. Holton Smith, assistant treasurer Bankers National Life.

In addition, there is to be a housing forum, discussing projects under way in this country and Canada. Dr. Charles F. Lewis, director Buhl Foundation, will discuss Chatham Village of Pittsburgh. O. J. Lacy, president California-Western States Life, and Van Ness Bates, manager bureau of housing John Hancock Mutual, will discuss projects of their companies. Robert H. Reid, managing director London Life, will describe the progress made by Housing Enterprises of Canada.

Former participants in the life officers investment seminar, an A. L. C. project, sponsored through its financial section, will gather for an informal dinner at the Edgewater Beach hotel, Chicago, Oct. 7. Ira S. Parker, treasurer Great Northern Life, is in charge of arrangements.

## Mo. Legislature Reconvenes

JEFFERSON CITY, MO. — The legislature convened for the fall session here Monday, Sept. 9 after a recess since June 28.

## Birthday "Apps"



J. F. Barr, vice-president and director of agencies (center) and C. W. Arnold, superintendent of agencies, (left) are here presenting President W. E. Bixby of Kansas City Life with 696 applications for \$2,551,757 of new business produced on his birthday.

In the presentation ceremony, Mr. Barr and Mr. Arnold acted for the field forces, while those agents who were able to do so made special visits to the home office to submit their business personally. Applications received during the month bearing special "Golden Fifty" greetings were represented on a board behind Mr. Bixby's desk. During the month 866 agents submitted 4,984 applications for \$15,466,353.

## Claim Men Urged to Continue Fine Work Done in War

**W. C. Butterfield Outlines Task at International Body's Meeting**

QUEBEC—Members of the International Claim Assn. were urged by W. Clark Butterfield of National Casualty in his presidential address to continue the cooperation and building of good will and harmony in conducting the association's business. He pointed out how well this attitude had worked during the war years and particularly emphasized the splendid record made by the insurance companies in the payment of war claims. He stressed the part played by the association and particularly praised the war claims liaison committee for the admirable task it had



W. E. Trout



George Lafrance

performed in establishing the methods of operation employed by the insurance companies in securing from the War and Navy departments information essential to the payment of claims.

Mr. Butterfield urged the claim officials to be constantly on the alert to promote good will, harmony, confidence, and cooperation generally to the end that the high esteem in which insurance companies are held by the insuring public as a result of the magnificent job done during the war years be maintained and fostered.

## Gavel Is Presented

In accordance with custom of several years, the chairman of the executive committee, Walter E. Trout, Penn Mutual Life, called the first session to order and presented a handsome gavel to President Butterfield with which to preside over the sessions. The address of welcome was made by George Lafrance, superintendent of the Quebec department. Fred Walters, General Accident president of the association in 1944-45, was called upon and expressed his appreciation of the assistance given him during that year by the chairman and members of the various committees.

Reporting as chairman of the membership committee for the past year, F. H. Jacobson read the list of companies that had been admitted to membership. As there was no convention last year, Mr. Butterfield called on L. L. Phelps, chairman of the 1944-1945 membership committee, who reported on companies admitted to membership in that year.

Unless the leaders of all nations of all the world truly understand the power and destruction of the atomic bomb and compromise their differences, a third great populated, civilized city will join Hiroshima and Nagasaki as a tombstone to man's ability to make war and his inability to prevent it, Robert D. Potter, science writer of the "American Weekly," predicted. Describing his experience

(CONTINUED ON PAGE 18)



## Perfect Program for Selection Men

### Full Card Is Arranged for Institute of Home Office Underwriters

Final arrangements for the annual meeting of the Institute of Home Office Underwriters at the Edgewater Gulf Hotel, Edgewater Park, Miss., Oct. 9-11 are announced by its president, Carl M. Young, assistant secretary of Farmers & Bankers Life. Charles J. Smith, Pan-American Life, will be general chairman and will be in charge of the opening session.

Membership now takes on added significance as the institute numbers 152 companies.

Prior to the opening of the meeting, the officers and executive committee will be host to representatives of companies admitted during the past year at a get-together breakfast. All past presidents will attend.

Emmett Russell, Jr., Life & Casualty, one of the organizers of the institute, will give the address of welcome and the presidential address will be given by Mr. Young.

Pearce Shepherd, vice-president and associate actuary of Prudential, will give an address on "Social Aspects of Underwriting." Mr. Shepherd is president of Home Office Life Underwriters Assn.

Committee chairmen will report. N. Murray Longworth, United Benefit, will report as secretary. A report of the membership committee will be given by Richard T. Sexton, Connecticut General; Vic S. Oulliber, Tharp-Sontheimer Life, will give the report of the reading and reference committee, to be followed by Otto Gross, Jefferson National, who will give the report of the underwriting forms committee. I. M. Spear, State Farm Life, will give the report of the underwriting changes committee. The report of the publicity director will be given by Ray E. Button, Alliance Life.

The afternoon session will be devoted to the case clinic and will be presided over by Robert H. Anderson, Liberty National Life.

The morning session of the second day will be in charge of William H. Neely, Standard Life of Mississippi, and will consist of addresses by John Ulrey, American United Life, on "Trends in Aviation Underwriting" and Dr. Reynolds C. Voss on "Tropical Diseases." Dr. Voss is associate medical director of Pan-American Life. He is vice-chairman of the Medical Section of American Life Convention. Next will follow reports by the auditing committee and the resolutions committee.

The industrial round table will start its proceedings Thursday afternoon, in charge of General Chairman Herman S. Lindy, Tharp-Sontheimer Life. C. T. Yates, Life & Casualty, will speak on "Underwriting Juvenile Industrial Insurance Including Payor Benefits." Dr. Lytle Atherton, Lincoln Income Life, will speak on "The Medical Director's Views on Industrial Underwriting."

Chris C. Hamlet, Home Security Life, will speak on "Trends in Industrial Risk Selection."

The third day will open the ordinary round table session and will be presided over by Chairman John T. Acree, Jr., Lincoln Income. Don B. Semans, Lincoln National will speak on "Reinstatement Underwriting." Dave Alport, Business Men's Assurance, will be heard on "Juvenile Insurance." He will be followed by C. L. O'Brien, Minnesota Mutual Life, "Female Risks."

"Insurable Interest" will be the topic of James D. Renn, Peninsular Life. Parker G. Sanford, Retail Credit Co., will speak on the "Inspection Companies' Relationship to the Underwriter."

## Isaac Miller Hamilton Honored on 82d Birthday

Col. Isaac Miller Hamilton, chairman of Federal Life, was 82 Sept. 6. It is

a tradition of long standing with Federal Life to honor Mr. Hamilton by designating September as Hamilton month. A luncheon was held Friday at the Illinois Athletic Club to celebrate his birthday, attended by officers of the company, Chicago agents and a number of other guests.



I. M. Hamilton

Mr. Hamilton became president of Federal Life when it was organized in 1900. He helped organize the American Life Convention in 1905 and is the sole survivor of its founders. He served as president 1909-1910, presided at the organization of the Medical Section and fostered the formation of its subsidiary, the American Service Bureau. He served twice as president of the Health & Accident Underwriters Conference, helped to organize the Sales Research Bureau and has been active in the Life Insurance Association and National Association of Life Underwriters. On his 75th birthday he became chairman of Federal Life and is still active in its affairs and the organizations with which he has long been associated.

## Haw Ky. Assistant Actuary

Dean Haw has been made assistant actuary of the Virginia department to succeed W. G. Hayes, who died recently. Mr. Haw had been an examiner for the department for some years. As assistant actuary, he concentrated chiefly on evaluation work, and probably will devote most of his time to that.

## Medical Directors Meet Oct. 24-25 in New York

The annual meeting of the Association of Life Insurance Medical Directors of America will be held in New York City Oct. 24-25. Addresses already scheduled are "Rheumatic Fever" by Dr. T. Duckett Jones, "Thrombosis from the Physiological Viewpoint" by Dr. Charles H. Best, "Digestive Ulcers, Their Significance and Prognosis" by Dr. Burrill B. Crohn, "Veterans as a Medical Underwriting Problem" by Dr. J. Raymond B. Hutchinson, "War-time Experiences with Tropical Diseases and Their Future Significance" by Dr. Francis R. Dieuaide, "Exploratory Electrocardiograms" by Dr. Jan Nyboen, "Malignant Tumors and Their Prognosis from a Longevity Standpoint" by Dr. George T. Pack, "Industrial Medicine" by Dr. Anthony J. Lanza, and "Chemotherapy" by Dr. Chester S. Keefer. An open forum will be held under the direction of Dr. Albert J. Robinson.

## Sun Life of Canada Wins "Oscar" for Its Annual Report

The annual report to policyholders of Sun Life of Canada has been awarded first place among the reports of life insurance companies in North America by the "Financial World," following its annual survey of reports. A bronze "Oscar of Industry" signifying the selection will be awarded at a banquet at the Waldorf-Astoria in New York City Oct. 4.

"Financial World's" survey examined, for style, typography and originality in design, the annual financial reports of 3,000 companies in 80 different industries.

## Millionaires May Form Own Company

### Envision Mutual Backed by 200 Top Producers

Much of the unofficial discussion at the Million Dollar Round Table meeting centered around an anonymous proposal that members of the Million Dollar Round Table form an insurance company of their own in which they would place their excess business. Pushed by some eloquent and sincere proponents the proposal made considerable headway and toward the close of the convention it was reported that about 100 of those present were tentatively in favor of it. An unofficial committee has been formed to draw up further plans.

Among the names proposed for the new company, that of Producers' Mutual was the favorite. The prospectus calls for a minimum of 200 round table members to contribute \$5,000 apiece to put the company on its feet. Many felt they could guarantee \$250,000 of select business yearly to this mutual company.

### Interest in Lifetime Renewals

The millionaires propose to have commissions of the company low, but with lifetime renewals. This would enable them to spread their earnings over the years and avoid excessive income taxes. Most of them are in an income tax bracket which at present renders further current earnings on their part superfluous. They look to future earnings through lifetime renewals and through profits they might draw from their contributions to the company.

It is planned to have a minimum of home office officials and employees in the company, although the millionaires stress the importance of having sound actuarial and administrative staffs. It is proposed that the company be headed each year by the chairman of the Million Dollar Round Table, that it hire a permanent full time manager and that most of its officers be also officials of the Million Dollar Round Table.

Proponents feel that from the standpoint of company, agent and policyholder, they can make Producers' Mutual a model company.

## Agents Not Taxed for OASI But May Draw Benefits

WASHINGTON—Following a Kentucky court decision, the social security board has ruled, and its successor, the federal security agency, is reported to be following the practice of holding that individual insurance agents who apply for benefits under OASI at age 65 and make a showing that they were really employees of their respective companies, and not independent contractors, come in under the OASI program. No formal general ruling is reported to have been issued on the subject.

The Treasury Department, on the other hand, has held insurance agents, as a class, are not employees within the meaning of the OASI program, and therefore they are not subject to the 1% OASI tax. The net result is that while agents generally make no contributions to the OASI fund, individual agents who make a satisfactory showing to social security officials draw benefits out of that fund.

## Worcester Again Club President

Forty-one field men of Union Mutual Life have qualified for membership in the Distinguished Service Club, leading production organization. This is the largest club roster in history.

For the third consecutive year Waldo T. Worcester, of the home office agency, was named president. Ulric Daigle, Van Buren, Me., won the vice-presidency for the fourth year.

## Programming Pays Dividends

Arthur F. Priebe, C.L.U., a member of the Penn Mutual's Frederick R. Luthy Agency at Peoria, says:

"If you're willing to work from eight in the morning to eight at night, or ten to ten—and they tell me most successful life insurance career men put in those hours—you'll have time to make an audit and still see plenty of people.

"You men and women who are C.L.U.'s know the charge that was placed upon you when you were awarded your degree—and I quote: 'Have I, in the light of all the circumstances surrounding my client, which I have made every conscientious effort to ascertain, given him that service which I, had I been in the same circumstance, would have applied to myself?'

"You don't have to be a C.L.U. to practice that. That's the Golden Rule. And, if you do practice that, you will attain a professional standing in the eyes of your clients beyond your fondest dreams. Even more important, you will reach that professional standing in your own eyes—and that will give you a compelling sincerity that cannot be denied. That will pay you dividends."

• • •

## THE PENN MUTUAL LIFE INSURANCE CO.

JOHN A. STEVENSON  
President

INDEPENDENCE SQUARE, PHILADELPHIA

## Cont'l Assurance Sets Billion Dollars as 1949 Goal

### Dennis' Prediction Based on Company's Insurance in Force

"A billion by 1949" is the slogan of Continental Assurance, J. K. Dennis, assistant vice-president, told the One-Two-O and Two-Five-O clubs of the company at the 35th anniversary meeting in Chicago.

There is now \$629 million in force and \$700 million is expected by the end of the year. At present, almost half of the premiums written are from group insurance, he said.

Another goal announced by Mr. Dennis was the appointment of 100 new

agencies in 1946. He stated that 89 already have been appointed. The first six months of 1946 the increase in production was \$77 million.

### J. M. Smith's Report

In his report on the significance of life agents' writing A. & H. for the affiliated Continental Casualty, J. M. Smith, vice-president of that company, said life agents are selling policies by the thousands and premiums by the millions and that the majority of club members present had written a large volume of A. & H., which assisted them to qualify for the meeting.

Pointing out the concurrence of the sale of accident and health and life, he said that of the first 60 agents to graduate from the Continental Casualty training course, 26 wrote one or more life policies the first three months of production, totaling more than \$533,000. He declared that substantial results can and are being obtained from direct mail advertising and said that in 1943-45 inclusive the home office sent over a million pieces to the field and that in 1946 alone it expects this figure to reach 15 million.

## BABY RING APPROACH

Highlighting the talks on sales ideas, William D. Ray, Houston general agent, described his baby ring approach. He said: "It is surprising to what lengths some people will go to get a gold ring."

Mr. Ray explained that his office keeps a very close check on the birth of babies in his city and uses a mailing campaign to develop prospects through a baby ring approach. He emphasized he is not especially concerned with selling only juvenile policies, but to make contacts.

Selection of neighborhoods is not advisable to the point of excluding some communities simply because they may not appear to offer good prospects, he said. To punctuate this, Mr. Ray added that a \$15,000 lead came from a poor neighborhood.

In a mail campaign which, according to his figures, will be worth approximately \$5,000 in premiums to him after he completes his canvass, he mailed 1,088 letters to new parents, in which congratulations, an elaborate card and a gold baby ring were enclosed. He received 351 replies or a 32% response. Follow-ups resulted in 40 sales and 172 names were kept in a "suspense" file for additional prospecting. Only 139 were considered "no good."

### Finds Mail Campaign Profitable

The potential premiums estimated by Mr. Ray were \$1,805 on juvenile, \$1,482 on other lines and eventual commissions of \$2,000. Mr. Ray feels that, to date, each letter is worth \$2 and will ultimately produce an additional \$2. This was only the initial approach. One year later, a first birthday congratulatory letter was sent to the parents, placing emphasis on future educational needs.

In addition, if it were a "first" child and a grandfather were alive and well to do, Mr. Ray immediately called on him to sell an educational policy that would mature on the child's 18th birthday. He said that if the indulgent relative buys for the first, it will be easy to sell more, because there would invariably be more children and granddad could not slight them. He proved this by relating his meeting a wealthy grandparent in Houston who said: "Ray, I'll have to have two more of those damn policies."

### Lederer Endorses Life Dept.

His agency's decision to build a life department was based on the motive "to make more money and to improve the service to our clients," E. L. Lederer, Chicago, secretary-treasurer of Stewart, Keator, Kessberger & Lederer, said. He indicated that the trend today in a general agency is toward multiple lines: casualty, fire and life.

Mr. Lederer maintained that life insurance fills the gap until casualty insurance, written in other offices, expires and is then picked up. He added that pro-

## Whitney Denies Kavanaugh Charges

A. F. Whitney, president of Brotherhood of Railroad Trainmen, has addressed insurance commissioners of several states in reply to the charge of Commissioner Kavanaugh of Colorado, that revoking the membership in the brotherhood of Yard Masters of America for failure to participate in the railroad strike last May, is causing many of these men to lose their insurance benefits that they have accumulated over the years. Mr. Kavanaugh wrote to Superintendent Dressel of Ohio, asking him to intercede with Mr. Whitney.

Mr. Whitney, in his reply, stated that he had not been notified of any members being expelled for refusing to participate in the strike and said if there have been expulsions, the action would have been taken by subordinate lodges, and expelled members would have full rights of appeal to the brotherhood president and directors.

### Kavanaugh Termed "Inaccurate"

Mr. Whitney charged Mr. Kavanaugh was "wholly inaccurate" in stating that the brotherhood "was arbitrarily canceling policies of insurance held by our yardmaster members because they did not participate in the strike last May."

However, from Omaha comes a statement from V. W. Dickeson of Chicago, secretary of Railroad Yard Masters of America, stating that his organization is preparing an appeal to the insurance departments of Ohio, Colorado and Nebraska to prevent the yard masters from losing insurance benefits in B.R.T. He said the yard masters refused to obey the strike call last May of Mr. Whitney and are being threatened with expulsion from the union with the consequent loss of insurance benefits. He said that 60 Omaha yard men were involved. The yard masters ignored the strike call because they are operating under their own working agreement and did not consider themselves bound by Mr. Whitney's order, he said. The yard masters have maintained their membership in B.R.T. for the insurance benefits, he declared.

### Pa. and Fla. Have License Pact

Commissioner Neel of Pennsylvania announces a reciprocal licensing agreement with Florida along the line of those arranged recently with various other states.

ducers become more alert when selling life in addition to casualty and today life volume ranks as a major money producer in their office. In closing, Mr. Lederer declared: "Life insurance is as much a part of a general agency's business as sugar is to the grocer."

Howard Reeder, vice-president and actuary, announced that something new is being prepared for the field and assured the meeting that "the country is not in danger of inflation—if you think so, look at the stock market." President Roy Tuchbreiter credited his producers for the tremendous progress made by the life company. "A company is no better than its agents," he said.

H. G. Brown, New York, vice-president, scored a hit with some unique motion pictures, punctuated by his graphic remarks during the Friday morning session.

Other speakers included: Dr. H. W. Dingman, vice-president and medical director; R. W. Weddell, assistant vice-president, who reported on the latest in group; Fred H. Schroeder, Portland general agent, on employee selection and training; George H. Johnston, Charles F. Joyce Co., Buffalo, giving a simple approach for convincing casualty men that they can sell life insurance; R. B. Beck, associate educational director; Frank Marsden, Grand Rapids; Dave Carr, New York, Leitner Life Associates, and Chairman Marsh Simms, superintendent of agents.

## Robinson-Patman Report Adopted by All-Industry Group

### Reply to Sen. McCarran Also Agreed on at Syracuse Meeting

Unanimous adoption of the subcommittee report on the Robinson-Patman



Foster F. Farrell

act marked the meeting of the all-industry committee in Syracuse. The committee also approved a draft of a letter to be sent to Senator McCarran of Nevada, chairman of the judiciary committee, detailing the progress that has been made in bringing about appropriate regulatory action in the various states during the moratorium granted by Public Law 15. Senator McCarran had written various organizations asking for such a report.

The subcommittees dealing with the federal trade commission, Clayton, and Robinson-Patman acts were directed to confer with representatives of the National Assn. of Insurance Commissioners and will report back to the all-industry committee afterward.

### Robinson-Patman Report

Reporting as chairman of the Robinson-Patman subcommittee, John McFall, U. S. F. & G., said that while there is still some question as to the applicability of the Robinson-Patman act it is the committee's opinion that insurance cannot afford to proceed on the assumption that the act is inapplicable and run the risk of federal penalties, including action by the federal trade commission, suits for treble damages and in some cases criminal prosecution.

The main problem appears to be payment of commissions to brokers in those states which do not specifically authorize them. For example, in Arizona, brokers are defined by statute and are licensed but the law does not authorize the insurer to pay commissions to brokers. From the committee's preliminary examination it believes that legislation in many cases simply an additional provision authorizing payment of commissions is required in Arizona, Idaho, Indiana, Louisiana, Maine, Massachusetts, Missouri, Nebraska, New Hampshire, Oregon, Pennsylvania, Rhode Island, Tennessee, Utah, Vermont, Washington, West Virginia, Wyoming, Alaska, and Puerto Rico.

### Status in Other States

In Florida, Georgia, Hawaii, Iowa, Kansas, Kentucky, Michigan, Minnesota, Montana, North Dakota, Oklahoma, South Dakota, Texas and Wisconsin brokers are not recognized. In Alabama, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Illinois, Maryland, Mississippi, New Mexico, New York, Nevada, New Jersey, North Carolina, Ohio, South Carolina and Virginia brokers are recognized but statutes enacted are believed to be sufficiently definite to authorize the payment of commissions to the kinds of brokers recognized.

The committee took the view that in those states where the model rating laws are enacted the provision that "rates shall not be excessive, inadequate, or unfairly discriminatory" and the anti-

(CONTINUED ON PAGE 16)



★ PLANS ARE NOW COMPLETED FOR A TRIP THROUGH THE SOUTH. WEST BY JAMES L. MILLER, CO-EDITOR WITH MR. HILGEDAG OF OUR ADVANCED UNDERWRITING SERVICE.

MR. MILLER WILL MEET with groups of underwriters, attorneys, and trust officers to discuss the relation between community property laws and life insurance, truly an important topic in those states governed by community property laws.

ABOUT A YEAR AGO, we felt that the Advanced Underwriting Service was not complete without a section devoted to community property—life insurance problems. Mr. Miller spent almost ten months in continuous research and study before the new section was released in the service. The trip is the outgrowth of his prolonged editorial effort.

LETTERS FROM THE STATES IN WHICH MEETINGS HAVE BEEN ARRANGED INDICATE A LIVELY INTEREST, AND WE ARE GLAD TO MAKE THIS CONTRIBUTION TO THE WELL-BEING OF THE INDUSTRY.

PAUL SPEICHER  
Managing Editor  
**THE INSURANCE  
RESEARCH & REVIEW SERVICE  
INDIANAPOLIS**



O.N.L.I.



## Congratulations and National Recognition to OHIO NATIONAL WINNERS

The names listed on these pages are leaders for our Honor Clubs, year 1945-46. We are proud of each and every one and happy to introduce them to you and to the people in their respective communities.

### LEADERS CLUB

Fred A. McMaster  
Fred E. Kramer  
H. R. Lindenberger

G. S. Severance  
Ken B. Wade  
I. M. Turner

C. B. Gallas  
W. W. Bassett  
W. E. Deakins

S. S. Bliss  
E. W. Millholland  
E. W. Neiser

Robert G. Nixon

### QUARTER MILLION DOLLAR CLUB

Charles H. Kahn  
G. W. Weitzel  
Guy Chiesman  
Dennis Organ

Jonas K. Eby  
Paul W. Mayfield  
Edgar Helmkamp  
L. A. Wood

O. Z. Crane  
Norman J. Tschantz  
Leopold Alexander  
R. G. Mathews

R. J. Grumbine  
H. L. Liskey  
L. E. Harris  
V. H. Rivet

James T. Simpson

### BUILDERS CLUB

V. E. Rouse  
Don D. Brown  
E. L. Cook  
C. A. S. Hollinger  
S. C. Baber  
E. B. Seidel  
R. H. Moore  
H. A. Schneider  
L. C. Andersen  
C. F. Marsh  
C. T. Mitchell  
J. Robert Cole  
T. J. Miller  
H. C. Seal

W. H. Brokaw  
D. D. Husband  
R. H. Liskey  
R. M. Woolford  
T. Ray Kring  
W. S. Phelps  
E. T. Bogan  
E. E. Stevens  
R. C. Lieber  
D. H. Anderson  
H. W. Piotrowski  
E. W. Ruehle  
J. S. Kessler  
A. J. Isaac  
C. F. Cutshall

A. J. Ullman  
L. A. Hopkins  
Albin Peltz  
W. B. Campbell  
O. E. Shacklett  
L. C. Rider  
Leo R. Brennan  
H. C. Brogan  
R. A. Zimmer  
E. R. Darby  
E. J. Noble  
V. J. Feeheley  
Paul E. Garrett  
C. W. Tompkins  
G. H. Sweeney

H. C. Hill  
F. W. Sueppel  
E. J. Armogida  
D. A. Hogg  
David Ochsmann  
W. M. Straw  
C. A. Whelan  
William Polangin  
M. A. Smith  
G. A. Nordstrom  
A. L. White  
E. E. Salisbury  
R. O. Shacklett  
C. J. Klitgaard

### AGENCIES QUALIFIED FOR BUILDERS CLUB

F. A. McMaster  
Guy Chiesman  
F. E. Kramer Agencies  
The Geo. Wade Agency  
L. A. Wood  
L. D. Andersen  
O. E. Shacklett  
Lansing Agencies  
George C. Hill  
A. S. Brennan  
Henry Royer  
T. W. Strange  
J. W. Millholland  
E. R. Tonkel  
H. C. Coutret

### CENTURY MILESTONE

Robin D. Martin  
D. J. Schiltz  
V. E. Templeton  
Moritz Aabel  
P. G. Davis  
W. S. Vicory  
E. Travis Bley  
John M. Morgan  
Ted R. Pearson  
N. J. Nathanson  
Frank Adamske

W. A. Dopke  
Robert J. Andrews  
D. C. Boyer  
C. G. Shacklett  
C. E. Schmidt  
John B. Carlin  
Freeman J. Durgin  
K. K. Keller  
C. P. Grosenick  
Kenneth W. Grigsby  
Lee R. Jackson

H. T. Baker  
C. L. Morse  
Lynn A. Stull  
Homer Talbot  
George N. Wade  
A. M. Thorson  
S. H. DeLisle  
Paul I. Barker  
C. W. Mason  
R. H. Perry  
Thomas B. Wilson



**THE OHIO NATIONAL LIFE INSURANCE COMPANY, CINCINNATI, OHIO**

## Meet Mr. Average Millionaire

Charles J. Zimmerman, director of institutional relations for Life Insurance Agency Management Association breezed into the Million Dollar Round Table Convention at French Lick long enough to paint the following picture of the average M.D.R.T. producer and to assure each man present that, according to this picture, he had no business being present:

The average millionaire is 46 years old, has been in the business 16 years, is married and has three dependent children. He sells in cities of 250,000 population or more and in 1946 sold 100 policies, averaging in size \$14,000. But this man is not a CLU! He sells mostly to men and would rather sell than hold other positions in the life insurance business. He sold about 10 years before hitting the round table's elite company.

This mythical agent is the product of L.I.A.M.A. researchers who created him out of 304 returns of a questionnaire return. There are currently 525 members

of M.D.R.T.

A study emphasizes that Mr. Average is surely made of clay. While the average age was 46, 28-year old men have made the grade, and so have men aged 74. The most conclusive results showed 99% are men, 97% are married, and sales to women aggregated only 8%.

### 31% in C.L.U.

Of the 1945 members who answered, 31% are Chartered Life Underwriters. By contrast, less than 5% of all full-time agents are so designated.

The million dollar boys are 65% agents, 21% managers or general agents. The average education was two years of college, but the range extended from a fifth grade education to post-graduate study.

Before entering insurance selling, a majority were in business and 55% were in selling. The division between executive and nonexecutive ranks held prior to entering the insurance field was the same, 30% for each.

These big leaguers had varying success during their first 12 months in life selling. Less than \$100,000 in the first year was sold by 19%, 37% sold \$100,000 to \$200,000 and 28% had records between \$200,000 and \$500,000. Only 13% went over \$500,000.

The average yearly volume of 1946 life and qualifying members was \$1,415,000 while the qualifying classification figure was \$1,154,000. Life members' average was \$504,000. The average number of policies sold by the three groups was: Life and qualifying, 134; qualifying, 124, and life, 34.

Quotas are set by 56%. Of these, 23% set the quota on an annual basis, and 23% on a monthly period.

### No Direct Mail

L.I.A.M.A. researchers found that most sales (54%) were individual and closes with old policyholders exceeded by 9% those with new ones. Direct mail was used seldom or not at all by a majority and 77% usually made appointments in advance.

Standard word-for-word sales talk is used by only 21%, while 66% practiced spontaneous sales talk. Careful records are kept by 38%, this figure would have been higher had the question specified sales records only. Such records are not kept by 52%.

Desire for independence brought 53% into the life insurance business. Some 30% were impressed by the earning possibilities, and 15% wanted to engage in work which helped others. The manager sold 8% on their careers; 7% were fed up with their old jobs, and 7% were in a miscellaneous classification.

## Aetna Life Acquires Cal. Stores and Warehouses

Aetna Life is buying the buildings of six California department stores and warehouses in a \$10 million transaction. The title has already been transferred on three of the properties, they being Los Angeles and Oakland stores of I. Magnin & Co., and the Los Angeles warehouse of Bullock's Inc., parent firm of I. Magnin. When a new I. Magnin store is completed at Santa Barbara next year, Aetna will acquire it and also the Bullock stores at Pasadena and Palm Springs.

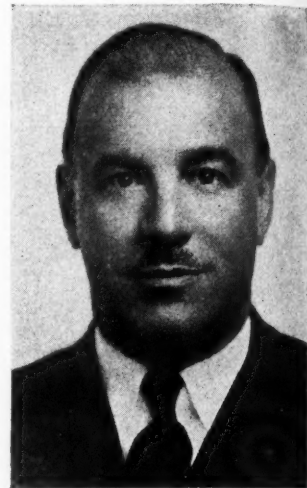
Earlier this year Aetna Life bought department store property at Newark from the Bamberger estate for \$6,750,000.

### Royston on Japanese Mission

John P. Royston is being granted a leave of absence as secretary and general manager of the Connecticut Savings Bank Life Insurance Fund to go to Japan on an insurance mission. He has been appointed assistant chief of the insurance and corporate finance unit of the finance division at Supreme Command, Allied Powers in Japan. He will perform supervisory duties in connection with resumption of Japanese insurance operations.

## Fidelity Leaders Club Convention Held in Canada

Keyed to the theme "Looking Ahead with Fidelity," the first Leaders Club convention of Fidelity Mutual Life since 1941 was held at the Manoir Richelieu, Murray Bay, Can., with nearly 400 in attendance. Calvin L. Pontius, vice-president and manager of agencies, presided.



NICHOLAS G. CAPUTI

The convention theme was outlined by Mr. Pontius and President E. A. Roberts, followed by installation of officers and directors of the club. Nicholas G. Caputi, Providence, is president for the second year. He entered life insurance in 1933 following successful engineering experience. He became manager in Providence for Fidelity in 1939. He has qualified twice as a member of the Million Dollar Round Table and holds the national quality award.

### Campbell, Denton Vice-presidents

R. W. Campbell, Altoona, Pa., is vice-president. A graduate of Purdue, he has been with Fidelity Mutual since 1931 and has been club president three times. He has qualified for the Million Dollar Round Table four times and received the national quality award in 1945 and 1946. Second vice-president for the second consecutive year is Don F. Denton, Topeka. Following graduation from Washburn College, he entered the general insurance business and joined Fidelity Mutual in 1936. Each year since 1938 he has qualified among the top leaders. In 1945 and in 1946 he won membership in the Million Dollar Round Table. He has received the national quality award this year.

Charles A. Kratz, Baltimore, is secretary of the club. He became an agent in Baltimore in 1925 and since then has repeatedly placed as a director. He won the national quality award in 1945 and 1946.

Charles K. Gordy is treasurer. Following graduation from Yale he entered Fidelity's New Haven office in 1925 and was appointed manager there in 1941. He is a life member of the Million Dollar Round Table and won the national quality award in 1945-6.

### Program Selling Outlined

At the first session, with Lawrence J. Doolin, assistant manager of agencies, presiding, Mr. Gordy traced the development of program selling through its logical sequence to the business insurance and pension trust work in which he has been so successful. Mr. Campbell outlined the qualifications and work habits of a successful underwriter with illustrations drawn from his own experience.

A whole afternoon was devoted to a business insurance clinic with Harry S.

(CONTINUED ON PAGE 10)



## HOW MANY POLICIES MAKE A PROGRAM?

IN OCCIDENTAL it takes only one!

Long ago we discovered you can sell more insurance and sell it easier by delivering everything the buyer needs in one package under one premium billing.

Each Occidental policy—Life, Endowment or Term—is a "chassis" plan to which we'll add these other benefits—any or all:

- Family Income (\$15 or \$10 a month)
- Mortgage Protection (Yearly reducing sum)
- Income Disability (\$10 a month)
- Additional Protection (Term for clean-up)
- Accident & Sickness (Lifetime income)
- Double Indemnity
- Advance Premium Deposit Agreement

This sometimes makes the policy bulkier. It *always* makes the commission bigger.

Occidental Life Insurance Company  
of California

V. H. JENKINS, VICE PRESIDENT

We pay lifetime renewals—they last as long as you do



## PEACE TIME OPPORTUNITIES

An Agency conscious company, with a rate book full of complete coverage including non-medical juvenile contracts from birth, provides a most satisfactory working agreement for available field men. Once a Scranton man always one—Ask any Scranton Life Field Man Why.

GENERAL AGENCY TERRITORY AVAILABLE IN PENNSYLVANIA AND MARYLAND.

SCRANTON LIFE INSURANCE CO.

SCRANTON, PA.

R. MERRIMAN, President



# N.A.L.U. Holds Great Cleveland Annual Parley

Much Enthusiasm Shown for Results of Past Year

By FRANK POST

CLEVELAND—The annual meeting of the National Assn. of Life Underwriters opened here Wednesday on a note of enthusiasm for the results accomplished the past year, with a record increase in membership and a great extension of association activities and possibly a record attendance despite the absence of any stimulus in the way of political activity.

As the convention cities for the next two years already have been selected there could be no contest on that point and the only question as to the election slate was the choice of trustees. Philip B. Hobbs, Equitable Society, Chicago, was elected president to succeed Clancy D. Connell, Provident Mutual, New York; Jul B. Baumann, Pacific Mutual Life, Houston, vice-president, and Clifford H. Orr, National Life of Vermont, Philadelphia, secretary, all without opposition.

There were several propositions of major interest presented, but no action taken on most of them. A resolution which is believed to offer a definite means of assisting in the conservation of NSLI was adopted. It calls on the companies to include questions in their applications as to whether the applicant has NSLI and intended to bring out the importance of retaining it, and also for questions in the agent's report to bring out similar information.

## Social Security Report

A comprehensive report on social security, which lists the advantages and disadvantages to the agent in coming under the OASI provisions of the social security act, but leaves the decision up to the individual, was presented by the committee on federal law and legislation headed by Judd C. Benson, Union Central Life, Cincinnati, but ran into strong opposition on one point. One of the disadvantages listed was the possibility of having to pay social security taxes, but it was voted by the national council to insert an amendment to the effect that if the agents are to qualify for social security benefits, they would also expect to pay taxes. Conflicting rulings of the Treasury Department and the social security board have created rather an anomalous situation in that respect at the present time.

Special interest was taken in the suggested statement of guiding principles involving part-timers and other controversial questions formerly covered by the agency practices agreement, and the draft of an agents' qualification bill embodying practically the same ideas.

One proposition which was left up in the air was the proposal of the Chicago association for greater representation of personal producers, preferably on a 50-50 basis, on the roster of national association officers and trustees. It also was approved in principle by the trustees but the amendment to the by-law requested by the Chicago group was not reported out by the by-laws committee, which recommended no changes at all at this time, although it suggested that some amendments (without mentioning them) might be advisable a little later, possibly within the next year.

On a closely allied proposition, that of the payment by the national asso-

ciation of the expenses of the trustees while they are out on official business, intended to make it possible to get men on the board who feel that they could not afford the expense which such service now involves, the trustees decided to submit the matter to a poll of the membership. It was stated that they were unwilling to act on it initially, as they would then be in the position of the legislator who votes to raise his own salary.

Proposals for an institutional program of education and training for life men, sponsored by all the major life organizations, which have been in the mill for two years, were brought close to a conclusion. It was decided at a meeting of representatives of the associations in August that a committee of eight to have charge of the development if such a program should be set up, composed of three each from N. A. L. U. and L.I.A.M.A. and one each from L.I.A. and A.L.C. The executive committee of L. I. A. M. A. at a meeting here Monday selected as its representatives on the committee Vincent B. Coffin, Connecticut Mutual Life; Roger Hull, Mutual Life, and B. N. Woodson, Commonwealth Life. The N. A. L. U. members are Clifford H. Orr, E. L. Reiley, Penn Mutual, Cleveland, soon to go with Mutual Benefit Life at Philadel-

# FRENCH LICK MILLIONOTES

K. C. Chow, Occidental, San Francisco, who calls himself the Occidental oriental, fascinated millionaires with his amazing and amusing tales of writing insurance on Chinese-Americans all over the United States. Writing only Chinese business for an average of \$100,000 over the past 15 years, Mr. Chow made the Million Dollar Round Table in 1945 and was a special guest at this year's meeting when he scored just under a million. His production feats are remarkable in view of his average size policy which is \$3,000.

Mr. Chow writes virtually all the Chinese on 20 year endowments, because this is the only form they will consider. He spends six months of the year traveling in states outside of California and soon hopes to have solicited Chinese business in every state in the Union. He is currently on a selling campaign which will take him to Chicago, Detroit, Arkansas, Louisiana, Mississippi and New York City. He expects to make his million on this tour.

Mr. Chow is the prime example of a low pressure salesman. He circularizes among the Chinese as a friend and is well known because of several important positions he has held in Chinese charities over the year. Having cultivated his Chinese prospect for several days, never touching on insurance, just before he is to leave he finally gets around to the fact that he is an insurance representative and that he is in a great hurry, but if his client wishes he will be glad to look over his life insurance and see if it is all right. Once he has reached this point, he seldom misses his sale.

Mr. Chow's favorite account is of how he brought a doctor to a Chinese lady's house to have her examined for insurance and how her curious Chinese neighbors gathered around the door of her apartment to see what was going on. In the interim the persuasive Mr. Chow had persuaded each of the neighbors and their children to take the "free" examination and to see if they could get insurance. The result was a total of 37 policies for the one evening's work.

Ted Widling, Provident Mutual, Philadelphia, new executive committeeman, appeared to have earned his new post on the basis alone of his work at the 1946 meeting. Whatever his original function at the meeting, he soon broadened his field to become a doer of good for all and with his inevitable curved stem pipe was a familiar figure dashing around the hotel or the convention hall at all hours of the day and night on

(CONTINUED ON PAGE 17)

**THIRD CONSECUTIVE SEASON**

**PATRICE MUNSEL** GIFTED YOUNG OPERA STAR, IS BACK ON THAT EVER POPULAR **PRUDENTIAL FAMILY HOUR** FOR THE THIRD CONSECUTIVE SEASON.

with her: **JACK SMITH** SINGING THOSE "BOUNCY TUNES".  
**AL GOODMAN** WAVING HIS RHYTHMIC BATON.  
 and: **FRANK GALLOP** SELLING BEHIND THE MIKE FOR ALL PRUDENTIAL AGENTS AND BROKERS.

SUNDAY AFTERNOONS ON THE COLUMBIA NETWORK...

**THE PRUDENTIAL**  
 A MUTUAL LIFE INSURANCE COMPANY

**THE PRUDENTIAL**  
 INSURANCE COMPANY  
 OF AMERICA  
 HOME OFFICE . . . NEWARK, N. J.

## M.D.R.T. Meeting Record in Size

(CONTINUED FROM PAGE 1)

wealthy. These institutions will now have to depend upon small gifts in large numbers to keep them going. Mr. Connell said that he felt M.D.R.T. should lead a general campaign by American life agents to push the use of life insurance for such bequests and free such funds from tax losses.

Mr. Clayton then introduced those of the past chairmen of the Round Table who were present. It was in their honor that the 1946 meeting was held. Of this group brief reminiscences were made by Grant Taggart, California-Western States, Cowley, Wyo.; Harry T. Wright, Equitable Society, Chicago; Theodore M. Riehle, Equitable Society, New York, and George E. Lackey, Massachusetts Mutual, Detroit.

Feature speaker was Paul F. Clark, president John Hancock Mutual and first chairman of the M.D.R.T. He said that the declining interest rate has had a more serious effect upon companies than most realize. Though the situation is beyond the control of life insur-

ance people, he said aid could be given the structure through savings in mortality gained through more careful underwriting in the field. He advised all agents to also try to save as much as possible in expenses. He called for expansion of group coverages, saying that this was the best way in which to prove that private enterprise could provide security to the average man. He said life insurance has reached a new prestige level and ascribed much of this to the members of the M.D.R.T.

Harold S. Parsons, Travelers, Los Angeles, vice-chairman of the M.D.R.T., introduced the first speaker, Edwin T. Golden, New York Life, San Francisco. Speaking on simple programming, Mr. Golden cautioned against the over use of options, saying that whereas 30 years ago no one used options, today the agents are going to the opposite extreme. He said that in dealing with the better types of people, it is best to let the client guide the choice of options based on his knowledge of his wife's personality and his own individual preference. He said the agent should stress that the insured recommend to his wife seeking advice about her life insurance in the event of his death from competent life insurance people rather than from some one in some other field.

Frank B. Falkstein, Prudential, San

Antonio, attributed a good portion of his success to constant use of short form analysis. He said that use of the short form is not only economical of time, but provides the agent all the current information he needs about a prospect's insurance, provides perfect file material for future reference and gives confidence to both the agent and his client that whatever suggestions the agent makes are worthy of consideration.

John O. Todd, Northwestern Mutual, Chicago, said that the agent employing long form analysis must keep it as simple and brief as possible. Mr. Todd said success in employing long form analysis lies in being able to point up hidden problems and sales situations with



P. W. Cook



Louis Behr

that among the compensations for the considerable work involved is the fact that the agent invariably works into an estate planning job for other stockholders. This extra work may not mean additional insurance immediately, but continues to bring in business from work in past years.

### Key Man Cover

David B. Fluegelman, Northwestern Mutual, New York City, declared that the numerous reasons for the use of key man insurance indicate the need for greater education, not only among agents, but among prospects, so that they will become fully aware of the advantages of this cover and dangers inherent in failure to properly protect themselves. He said there has been an evolution in the thinking of agents and customers who have become increasingly conscious of the concept of a replacement of the economic life value of a man. Many business men now recognize that the value of their key employees or are just coming to do so. This means the field is still wide open.

Friday afternoon was devoted to informal meetings and to several sports tournaments. In the evening, a buffet supper was provided out of M.D.R.T. funds.

Saturday morning's session was presided over by Paul W. Cook, Mutual Benefit, Chicago, executive committee man. First speech was made by David Marks, Jr., New England Mutual, New York City, who said that in soliciting pension trusts many underwriters find themselves bogged down in endless conferences concerning details about plans which should only be discussed after the corporation has indicated its willingness to install one. He said that in many instances had the whole situation been more carefully surveyed at the beginning, it would have been obvious that no business would result.

He told the millionaires that it must be understood that pension trusts are not a cure-all to be purchased by every corporation. While pensions have a definite appeal, there are places where, because of the insecurity of business conditions or for other reasons, a profit-sharing plan or some other type of employee welfare program would be more suitable.

### Profit Sharing

Martin I. Scott, Equitable Life, Los Angeles, said that profit sharing has come to stay and that in order to operate his business with integrity, an agent must have the initiative and imagination to implant in the minds of his clients the philosophy of long term planning as applied to profit sharing. He said the primary reason for the adoption of these plans is a social consciousness on the part of management and a realization that creation of a proper plan is good business procedure. By rendering this service, the underwriter places himself in a position to be further compensated through the investment of profit sharing funds in life insurance in favor of the trust on the lives of executives of the business and in ordinary life policies for a portion of the employee's first year account with a provision in the policy for conversion to retirement income at retirement age. Further compensation comes from retirement income policies or annuities on the lives of the participants; single premium annuities, group annuities and in an immediate group annuity contract to be used at retirement.

Just as group insurance recovered handily from three previous recessions, it is recovering rapidly from the closing down of war plants and consequent dissolution of groups and it looks as if the next several years will be the most productive in history, according to M. Lee Alberts, Equitable Society, Chicago.

Thus, underwriters have a splendid market before them—one that is better than ever before. Aside from the benefits from group sales, there is the opportunity to secure applications for ordinary insurance in companies that have

(CONTINUED ON PAGE 19)

## HITCH YOUR WAGON TO A "STAR"

If you are thinking about a new connection, we invite you to consider this rapidly growing company.

During the first six months of this year our gain in Insurance in Force was approximately 200% over the corresponding period last year. This rapid growth is reflected in salesmen's incomes. Why not have a share in it?

Our re-formulated Organized Selling Plan is particularly designed to extract the maximum results from your selling efforts.

Write for full particulars.



# THE MINNESOTA MUTUAL LIFE INSURANCE COMPANY

ST. PAUL 1, MINNESOTA

enough power so that the prospect recognizes the problem and accepts the solution. This calls for brevity to assure attention, simplicity to assure comprehension and standardization to help get over more ground than if every job were unique.

### Analysis of Analysis

The first day's session was pointed up by Denis M. Maduro, New York lawyer, who performed an analysis of estate analysis. He said he assumed that those present were interested in selling life insurance and not in being corporate experts, tax men, or finance experts and that it should not be forgotten that estate analysis is primarily an approach to sell life insurance. It is secondarily done to satisfy the confidence and the ego of the underwriter. The purpose of estate analysis is to motivate a client to buy insurance and not to expose his needs. It is Mr. Maduro's theory that motivation and not needs is what make men buy insurance. The insurance must be sold without delay, just as soon as the motivation occurs and before it wears away. A lengthy report can spoil this motivation.

To make use of estate analysis, the agent must appeal to the individual's emotions of love, fear, greed. He said that no amount of analysis changes life insurance functions and values, but it may merely expose the relative value of life insurance in respect to other property.

Mr. Maduro said that in making analysis for his own clients he makes two forms. The one which he keeps for himself is complete and intellectual. The second analysis is for the client and is completely emotional, because the appeal to the emotions is the only way that the idea can be gotten across to the average man.

### Friday's Session

Paul H. Dunnavan, Canada Life, Minneapolis, executive committeeman, presided at the Friday morning session.

Harry R. Schultz, Mutual Life, Chicago, told his hearers that as long as partnerships remain unconverted to corporations there still will be a fine market for partnership life insurance. He added that too many agents overlook the market resulting from the fact that partners are invaluable to each other and that key man insurance is usually sold in connection with a liquidation agreement.

John J. Kellam, National Life of Vermont, New Canaan, Conn., said, in connection with retirement of stock plans,



## J. W. Sayler New President of Kansas City C.L.U.

KANSAS CITY—John W. Sayler, director of sales, Business Men's Assurance, was elected president at the annual meeting of the Kansas City C. L. U. Arthur D. Lynn, general agent of Massachusetts Mutual, is vice-presi-



JOHN W. SAYLER

dent, and James E. Amick, Home Life, secretary.

Alexander M. Meyer, trust officer of Johnson County National Bank & Trust Co., was the speaker. He will instruct classes in the C. L. U. study course.

## B. M. A. Writes Groups of 25

Business Men's Assurance is now writing group life cover on as few as 25 employees. It is already providing group

Characterized since its organization in 1887 by a conservative management that has fostered confidence, Bankers Life of Nebraska has a record of fidelity to the sound principles of life underwriting. Its field force is prospering because of liberal contracts that insure their profit and progress. On these principles we are expanding and growing.



**Bankers Life**  
INSURANCE COMPANY  
OF NEBRASKA

accident and health and hospitalization to groups of 25 or more.

## Tells Lawyers and Home Offices How to Live Together

WERNERSVILLE, PA.—P. C. Sprinkle, Kansas City, in his talk before the International Assn. of Insurance Counsel here, discussed the relations of the home office and the trial attorney and made a number of practical suggestions for each party.

Turning first to the home office, Mr. Sprinkle said the first "don't" for insurance company management should be never to "second guess" the trial attorney. There should be a complete understanding before any case as to the relative danger of going to trial, that the trial lawyer does not make the facts or the law and must accept the case as he finds it and do the best he can under the circumstances. It is also very important for the trial attorney to have some knowledge of home office procedure, particularly as to reserves, reinsurance, claim committees and official home office examinations. He should know just what facts the home office wishes to keep informed upon in pending litigation and, conversely, he should see that the home office is informed of any developments or circumstances which may alter the outcome of the trial.

## Settlement Offers

The home office, Mr. Sprinkle continued, should never criticize the trial attorney because of a last minute offer of settlement. There is something about the atmosphere before the actual beginning of a trial, he said, which makes both attorneys and clients desire to settle a case, and frequently the last minute offer is the best one which the trial lawyer has received and will receive. Finally, Mr. Sprinkle said, the home office should never receive satisfactory results without comment. Lawyers are human beings and a word of praise means a lot to them, despite the fear of some home office executives that a kind word will mean a larger bill for the next case.

For the trial attorney, Mr. Sprinkle's first advice was never promise to win a lawsuit. Home office claim departments, he said, have a habit of believing what trial counsel put in their letters. When unexpected adverse conditions show up, both the trial attorney and the home office can be badly embarrassed. Also, he said a trial attorney should never expect to win a lawsuit because of an anticipated "break" as these "breaks" frequently fail to occur.

## Public Relations Angle

Mr. Sprinkle also warned the trial attorney never to write a letter to the home office boasting about a "stunt" on his part. Such "stunts" are always more impressive to the performer than to anyone else, and no insurance company wants such letters in its files, to be examined later by an official examiner. Similarly, it is not good public relations for an insurance company's trials to contain indications that lawsuits have been won because of the ignorance of the claimant or of his attorney, consequently the trial lawyer should never belittle the opposing counsel in his reports.

## Shouldn't Blame Investigators

Also, Mr. Sprinkle warned, the trial attorney, after losing a case, should never blame the claim department because of its preparation and investigation. This is only an acknowledgment of his own weakness. The trial lawyer is supreme once the matter gets into litigation and has been referred to him. If he does not like the investigation, it is his duty to see that the case is reinvestigated, and any complaints afterward are only a confession of weakness.

## Lincoln National Perfects New Actuarial Setup

FT. WAYNE, IND.—C. R. Ashman, formerly associate actuary, has been appointed actuary of the group department of Lincoln National Life; Henry F. Rood, formerly associate actuary, has been appointed actuary of the ordinary department, and G. M. Bryce, formerly assistant secretary, has been appointed associate actuary. Formation of a new department, to be known as the supplementary contract department and to be administered by S. C. Kattell, secretary, is also announced.

Mr. Ashman will assume direction of the rapidly expanding home office activities relative to group insurance. Mr. Ashman's new duties will include home office underwriting and other administrative phases of group, including pension trusts and other types of retirement plans but exclusive of creditor group. Mr. Ashman will cooperate closely with Arthur C. Rogers, manager of the group department, who is in charge of the promotional sales activities in the group field.

Mr. Rood will be in general charge of the actuarial phases of the company's operations, exclusive of group. Associ-

ated with him will be Mr. Bryce, whose new duties will include the general direction of policyholder relationships and policy language and forms in addition to general duties in the ordinary actuarial department.

The administration of supplementary contracts and settlement options has been assigned to Mr. Kattell, who will also continue to direct the expanding creditor group activities. Miss Vera Prugger has been named to supervise the new department dealing with supplementary contracts and settlement options.

Mr. Ashman has been associate actuary since 1938. He joined the company in April, 1931, as assistant actuary. He was born in Canada and educated at the Collegiate Institute, Lindsay, Ont. He was affiliated with Canada Life from 1921 to 1927 and served with Reliance Life as assistant actuary from 1927 to 1931. He is a fellow of Actuarial Society of America and American Institute of Actuaries. His duties were formerly of a general actuarial nature and included supervision of the actuarial department and actuarial contacts with agents.

Mr. Rood was graduated from Oberlin College in 1928 and spent the following year at University of Michigan, receiving an M.A. degree in actuarial mathematics.

(CONTINUED ON PAGE 17)

# The COMMONWEALTH Commentary

## GET ON BOARD!

So you're already selling at top speed, and you can't possibly add to your volume without having a couple of extra selves to send around to see more people. . . .

Nonsense! You *can* up your volume if you will just sell the "sizzle" and let the other fellow sell the steaks.

This is what we mean:

Sell a *plan*, not a policy. If your client is going to buy, and you have in mind the sale of a \$1000 or a \$5000 policy, that is what he will buy; but if you interest him in a plan for readjustment income or social security supplement or some other specific purpose, he will be sold on the *plan* and the amount will become secondary to him.

Try it—it works for others, and you're missing a bet if you don't put it to work for yourself.

*Insurance in Force, July 31, 1946 — \$291,493,180*

# COMMONWEALTH

## LIFE INSURANCE COMPANY

LOUISVILLE • MORTON BOYD, President

## EDITORIAL COMMENT

### Building from the Ground Floor

The existing employment conditions have caused employers to study their own problems very carefully and they have learned some lessons that can well be followed. For example, at the present time in almost all places there is a dearth of female help. An office may want a telephone operator, an accountant, a dictaphone girl or other types of skilled help. They are almost impossible to get in many cities today.

Therefore, employers have reached the conclusion that they should train such people in their own offices. For instance, they should employ younger girls and have them learn these various duties so that they can be promoted when a vacancy occurs rather than attempt to get someone from the outside. In this way an office will find itself in a far better employment situation.

These younger girls, when taken on, can become more expert in typing and can assist in other kinds of work than that which might be set before them

when they are employed. They may be better adapted for other lines of work than what was specifically mentioned when they were hired. The girls, by the time they are wanted in higher positions will have a thorough knowledge of the people for whom they are working and the work that is being done.

Employers also are firmly convinced that they should get boys who have had high school education and a few years in college, bring them into the office, put them to work in some way and test their ability in different directions. It does not take a very extended time to ascertain whether a young man is fitted for outside work, sales work or office work. The office thus becomes a training school both for men and women and it is not put to it to find competent help when such is required. In this way an office has the opportunity of training its own people, getting them in touch with the practices of the institution, its policy and requirements.

### Value of the Middle View

Today in the great questions before us—political, economic, and those pertaining to our own business—we have too many who fail to look across the road and see the other side. We are positive that we are right. We know that the other fellow is wrong. We are very pronounced in our feelings.

Would it not be a good plan to have more middle of the road people? They

only ask fair play and the right to work and live under healthy conditions. They do not feel that one class of people has the answers to all questions, they do not believe that there is one coterie that is always right and the other always wrong.

They take a middle view and after all that perhaps is one that is very much desired in these days.

### Competition That Breeds Prestige

There are some 400 life insurance companies, large, medium size and small that are licensed and operating in the United States. The largest is Metropolitan Life which is, in size, the greatest financial institution in the world. From that company we walk down the line until we strike a very modest institution operating in a small area. We might think that there is no room for so many companies and that the big fellows would soon swallow the small ones.

An outsider might imagine that there was terrific strife going on, the whales swallowing the minnows. Yet that is not the case, and it is a singular and yet highly meritorious mission when we study it.

Claris Adams, president of Ohio State Life and president of American Life Convention, in a notable address before

the insurance membership group of the Union League Club, Chicago, referred to this unique situation so far as life insurance is concerned and he said that there is no other industry that he knew of that could rival it in this way. The large companies do not hesitate to give help to the smaller ones. The smaller ones go to great ones for assistance.

It is recognized that all these companies have a right to live and operate. No two of them are alike. They have a distinct personality and they render a service all their own. They fill up the gaps in many ways. The applicant for insurance can make his choice of companies. There are some conditions that he thinks are most necessary and he finds them in a company and takes his insurance with it, or he may have great confidence in an agent and he insures in him, so to speak.

There is no cut-throat competition. The strife for business is strong. Agents display their wares, tell of their virtues, endeavor to enlist a prospect and yet we do not find very much smearing. Because of this fact life insurance has taken a high stand in the public mind. People have learned to believe in legal reserve insurance. They are confident of its safety and they know that all obli-

gations will be met.

There is competition of the normal type where agents of rival companies often solicit the same prospect. There are companies whose policy seems to them very superior. They do not hesitate to talk about it. All this, however, is done in a fair and reasonable way. It is a credit to the great institution of life insurance.

### Companies Are Prosperous

There is no reason these days for a life company not making money and realizing very nice profits. Business can be put on the books at a reasonable cost, mortality ratio is favorable.

If a company is not thriving and prosperous, then it is time for the directors to make a survey and find the trouble.

Those companies that are well managed are reporting fine balance sheets. They are making good money. While the investment problem is a serious one, the companies that are on the alert and keep their eyes open are able to make investments that at least yield the legal rate of interest.

A number of companies have made it a practice to have not only home office people but agents keep their eyes open for what seem to be desirable invest-

ments, especially mortgages on town property. In this way some of the companies have been able to keep their investment funds active.

There are not many desirable farm mortgages in sight. Local banks have taken over this function. They found that they were not getting short term notes as they once did and hence, turned their attention to local farm mortgages. These banks are in close proximity to the property or the person desiring the mortgage. They know the value of the land. Therefore they have a distinctive advantage in passing on these farm loans. It is found in some cases that agents keeping in touch with local activities have been able to make loans and to pick up investments from estates being settled.

## PERSONAL SIDE OF THE BUSINESS

**Charles E. Inbush**, inspector of New York Life, Milwaukee, was elected grand master of the general grand council of Royal & Select Masters of the United States at the triennial assembly of that Masonic group at Winnipeg.

**Martin J. Siebert**, supervisor of supplies and service of Northwestern Mutual Life, delivered the keynote address of the annual conference of the National Office Management Association, Area Nine, in St. Louis, Sept. 7. He is a national director at large and past president of the Milwaukee chapter.

At two insurance gatherings last week, there was a **pigeon visitation** which has elicited conflicting interpretations from the oracles. In the Hotel Syracuse at Syracuse, N. Y., during a session of the all-industry committee a pigeon flew into the room and the group with one voice shouted "peace." Herman A. Ekern of the Chicago law firm of Ekern Meyers & Matthias and president of Lutheran Brotherhood, was speaking and he announced that this was a symbol of harmony which is what the all-industry committee has been striving for.

At the meeting of the Michigan Assn. of Insurance Agents at Port Huron a pigeon flew about in the open pavilion where the business sessions were held for two days. When it first entered the place W. A. Doyle of Highland Park, Mich., was speaking and he remarked that this is what is meant by overhead.

**Wayne Kilbourne**, Northwestern Na-

tional Life, Minneapolis, has been re-appointed chairman of the Minneapolis better business bureau committee to utilize publicity to warn the public to investigate before investing their funds.

**H. P. Skoglund**, president North American Life & Casualty, Minneapolis, has returned from Starbuck, Minn., where he attended the funeral of his father, John S. Skoglund, lumber dealer.

**Clarence H. Tookey**, actuary of Occidental Life, celebrated his 25th anniversary with the company and received many congratulatory messages. Francis M. Hope, actuary emeritus, celebrated his 50th anniversary in the insurance business and W. S. Hosking, treasurer and assistant secretary, his 29th anniversary in the business.

**Dr. Ennion S. Williams**, medical director of Life of Virginia, is one of two physicians recently appointed by Mayor Herbert to Richmond's newly created five-man board of health. In serving on this board Dr. Williams carries on a tradition established by his father, the late Dr. Ennion G. Williams, long a constructive figure as first health commissioner for the commonwealth of Virginia.

**Walter Tebbetts**, vice-president and director of New England Mutual Life, celebrated Labor Day by scoring a hole-in-one on the sixth hole of the Brae Burn Country Club, Newton, Mass. An accurate five iron shot to the water-trapped green trickled in.

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## DEATHS

**George A. Culver**, 56, veteran New England Mutual agent with 21 years' service, died at Wilmington, Del., following an operation. Mr. Culver, who represented the Philadelphia agency, led the company's App-A-Week Club with 1,112 consecutive weeks of production, topping the premium leader list with 151 consecutive months.

**W. B. Donahue**, general agent at Portland, Ore., for American United Life since 1940, died there at the age of 58 after an illness of six months.

**Mrs. Leonhard T. Hands**, widow of the former Michigan commissioner and once an officer of Michigan Life, who died about a decade ago, died in Detroit.

## Recruiting Pace Is Slackening

Large scale recruiting activities have reached and possibly passed a new peak, according to a survey report issued by L.I.A.M.A. Based upon averages of 35 ordinary companies 11% fewer agents were recruited in the second quarter of this year than in the first quarter. April marks the peak month with the addition of 760 agents, and June figures noticeably lower at 460.

Much of this recruiting has been done among veterans. At June 30 the number of veterans with jobs in the life insurance business was 47,500, which is equivalent to 20% of the total personnel at the beginning of 1945. About 28,000 or 59% of these were returning to companies they had left prior to entering the armed forces and 19,500 were new to the companies. More than one half of the total veterans in the business have been employed since the first of this year.

### 800 Life Men Died in War

The life insurance business had 45,500 of its personnel enter the armed forces; of these 800 were killed in action. Thus, the veterans returning to their prewar jobs represent 60% of the number who left for service and the total of veterans who have obtained employment in the business, including those new to it, exceeds the number entering service.

The survey shows that 35 ordinary companies recruited 3,873 agents during the first half of 1946, compared to 1,197 during the corresponding period of 1945, and approximately 80% were without previous selling experience. Terminations among these inexperienced recruits have been less than 10% during the first three months. Recruits without previous life insurance selling experience are producing at an annual rate of \$104,040 compared with only \$81,360 a year ago.

## Mass. Mutual Opens 2d L. A. Agency

LOS ANGELES—Massachusetts Mutual Life is installing an additional agency here, it was announced by Vice-president Chester O. Fischer at a luncheon meeting attended by members of the present agency headed by John W. Yates.

Robert L. Altick, long associated with Mr. Yates, has been appointed general agent. The Yates organization, which led the company in production for the first seven months will continue at its present address.

Mr. Altick served as a marine corps officer during the war. Before coming here in 1941, he was for three years Massachusetts Mutual general agent at Wilkes-Barre, Pa. His training for management work had been received during his previous association with Mr. Yates both here and at Detroit. He won the C.L.U. designation in 1935.

### Satterfield to Address N. Y. Assn.

The New York City Life Underwriters Assn. will hold its first fall dinner

meeting at Hotel Pennsylvania with Dave E. Satterfield, Jr., executive director and general counsel Life Insurance Association of America, as the speaker. He will talk on "A United Industry."

## Great Northwest Changes Single Premium Forms

Effective Oct. 1, all single premium policies will be issued on the participating annual dividend plan by Great Northwest Life. Specimen rates are:

Age	Life	End.	Yr.	Yr.	Yr.	30
			15	20	25	
20	394.26	765.47	688.63	622.41	565.84	448.21
30	463.18	766.62	691.38	628.05	576.03	534.94
40	551.46	771.93	702.37	647.42	606.52	647.42
50	655.42	787.36	731.13	692.87	670.21	787.36

The family unit plan which formerly was offered only on the 20 payment life basis now is available also on the 20 payment endowment at 65 plan. The policy insures all members of a family in one policy with payor insurance available on the life of the head of the family.

Minimum amount of insurance on one member is \$250; minimum policy, \$2,000. Death benefits are graded to age 5. Specimen rates per \$1,000 are: Age 10, \$23.08; 20, \$27.66; 30, \$34.20; 40, \$44.

## New World Agents Gather at Glacier National Park

New World Life held its first postwar convention for production leaders Aug. 29 through Sept. 2 at Glacier National Park, with 61 agents qualifying and total attendance exceeding 115. Wisconsin and Washington, each with 18, led the states in number of qualified delegates, and California was second with 17.

Emphasis was placed on relaxation, only one general business session being held. F. S. Ferriera, Tulare, Cal., was presented a wrist watch for submitting the largest volume of "Cadigan month" business with cash annual premium with application.

Convention chairman was Burt Babcock, superintendent of agencies, and John J. Parkinson, agency secretary, was convention manager. Also present were John J. Cadigan, president; Edward J. O'Shea, vice-president and treasurer; R. C. Burton, vice-president, secretary and actuary; Phillip Soth, assistant actuary; and R. L. McGinnis, assistant treasurer-comptroller.

## Hensley to Kansas City Life as Field Training Supervisor

Bush W. Hensley has been appointed division supervisor in Kansas City Life's field training department. A graduate engineer, Mr. Hensley entered the life insurance business in 1935 as personal producer. He is a former president of the Jefferson City, Mo., Life Underwriter's Association. He will assist Verne Barnes, director of field training.

## Provident Mutual Beats '45 Total in Eight Months

Provident Mutual Life production as of the end of August exceeded the figure for the entire 12 months of 1945.

New paid business for the year to date stands at \$76,459,000. This is 53.3% ahead of the corresponding volume for 1945. The average policy is nearly \$6,500.

### VA Office in Dallas Opens

A three-billion-dollar life insurance business is moving into Dallas by van from New York City as veterans administration transfers all the records of 1,221,000 veterans in Texas, Louisiana and Mississippi to the Santa Fe building, recently vacated by the eighth service command. All correspondence from the tri-states concerning GI insurance must go to Dallas. Decentralization of insurance is a part of Gen. Omar Bradley's order to break the veterans administration activity into 13 branch of-

fices. D. C. Pray, insurance director at Dallas, and his assistant, L. H. Graves, Jr., have trained a staff of more than 700 insurance workers in the Dallas office.

## Women Sampled on Views on Life Insurance

"Woman's Home Companion" has announced the results of a survey that was conducted by mail on the savings and insurance practices of readers. It shows that 75% use life insurance as a means of saving. For those under \$2,000 income, the percentage was 66, from \$2,000 to \$3,000 it was 77, from \$3,000 to \$5,000 82 and \$5,000 and over 83.

Only 6% regard social security benefits sufficient for future needs. Seventy percent said the benefits are inadequate and 24% said they didn't know.

The average woman has about \$1,800 of life insurance. More than three out of every five who do not own insurance, express the belief that women, whether employed or housewives, should carry life insurance. Both single and married

women feel that married men should carry life insurance. Of the 800 women who answered this question, only one said no.

"In the opinion of many insurance men," the magazine states, "it is often the wife who is the reluctant partner when the husband is considering the purchase of life insurance. It is clear that fundamentally, women are in favor of life insurance, but apparently their concern is so strongly centered upon making family income meet current needs that they require a reminder of the importance of life insurance now."

Nine percent said that husbands should discuss their life insurance matters with their wives. When buying life insurance, 91% said that reputation of the insurer is the most important factor; 5% said counsel of agent and 4% said both equally. Sixty-eight percent said they would prefer life insurance companies, in their advertising, to set forth facts about various types of policies; 54% wanted facts about the company; 33% benefits of life insurance; 50% recommendations for families of varying sizes and income, and 25% advice about personal health of family.



"Pst—Don't let that beard fool you; he ties it on to discourage you life insurance men!"

## People Often Give Friendly Tips to Bankerslifemen

There are numerous reasons people like to help Bankerslifemen with friendly tips. Some of them do it because they believe so strongly in insurance, others because they have a personal liking for the Bankerslifeman. Generally, however, it is for more complex reasons involving the reputation of the Bankerslifeman as an outstanding life underwriter, the fine reputation of the company he represents, and the desire to do a genuine favor for the prospect.

The community prestige which typical Bankerslifemen enjoy has been earned by a thorough knowledge of the business—acquired through comprehensive and continuing training offered by the company combined with fine supervision and experience.

The same reasons that make people like to give more than the usual amount of friendly tips to Bankerslifemen establish them as the sort of insurance underwriters you like to meet as friends, fellow workers, or competitors.

**BANKERS Life COMPANY**  
DES MOINES

## CHICAGO

### JAMISON & PHELPS AHEAD

The Jamison & Phelps general agency of Northwestern Mutual Life in Chicago reports in eight months its volume of new paid-for business is in excess of all 1945, which in turn was

25.2% greater than 1944. R. M. Hafter, who was top man in production in 1945, again leads the agency with over a million new paid-for business in Northwestern Mutual since Jan. 1.

### 8 MONTHS EQUAL 12

First nine months paid production for the A. R. Klein agency at Chicago of Home Life of New York exceeded the

total paid for business for the entire year 1945. The agency has finished among the company's top 10 agencies 11 months out of the last 12 month period.

## NEW YORK

### ADD FOUR NEW BANKS

Two issuing banks and two agency banks have been added to the savings bank life system in New York. The system now encompasses 58 savings banks in the state. The new issuing banks are the Franklin Savings Bank, New York City; Bay Ridge Savings Bank, Brooklyn; the new agency banks are Broadway Savings Bank, New York City, and Riverhead Savings Bank, Riverhead, L. I.

### '46 ALMANAC PUBLISHED

The 1946 edition of the "Insurance Almanac," published by the Weekly Underwriter, has now made its appearance. This is a volume that is put to constant use by many active insurance men. It is a volume of 1,298 pages, and contains a wealth of data about insurance companies of all types, biographical material about individuals, and insurance associations, national, state and local.

inations, forbid the would-be agent from writing any business whatever until he is fully licensed. If such a system will work in Ohio and Pennsylvania, it is argued, why not in California?

The critics agree that the certificate of convenience was devised for a laudable purpose and has been administered by the insurance department as well as possible. Every effort is made to screen out the one-case agents.

It is conceded the certificate has pretty well stamped out the one-case agent who comes into the business to write a relative, because companies are forbidden to pay commission on controlled business to an agent operating under a certificate.

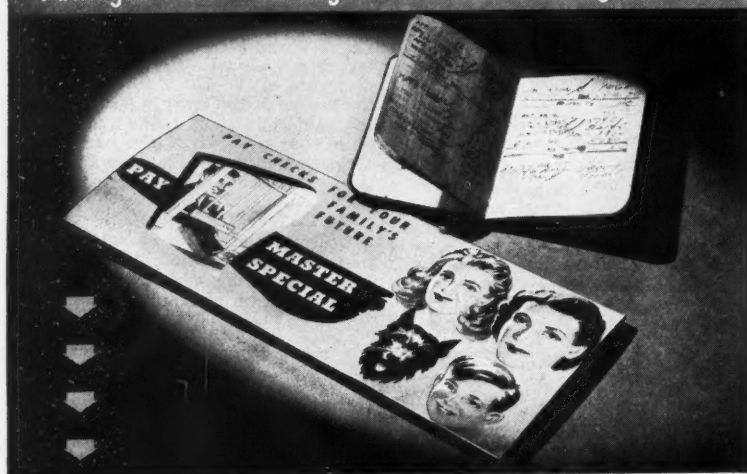
Even a full licensure rule may not necessarily bar the one-case agent from the business, but it will make it more difficult for him to set up in his temporary business, and he will have to come up for a commissioner's examination before he can write his single case.

### S. F. Offices Closed Monday

All insurance offices—and most all other business places in San Francisco—were closed Sept. 9 in honor of California's Admission Day—the day when the state joined the union.

John Young, New York Life, spoke on "The Philosophy of Insurance" before the San Francisco Insurance Women's League.

### Packaged Plan—Packaged Premium—Packaged Profits



### A Life Package YOU CAN BANK ON FOR QUICK AND EASY SALES

This popular "LIFE-savings" plan creates immediate interest when you show the full story of its benefits to your clients in this dramatic package. You can clinch the sale in a few minutes. Specialized knowledge is unnecessary . . . you dispense with long explanations and involved details.

The "Life Package" plan visualizes clearly a fixed set of benefits having popular appeal. Boost your income by offering the life-and-retirement protection of the "Paymaster Special." This is only one of many other profitable Columbus Mutual Package Plans in a sample portfolio ready for you now. Write today.

### BENEFITS THIS "Paymaster" PACKAGE OFFERS



#### For Policyholder

Savings with a profit, plus a choice of income plans during his later years

#### For Family

A cash payment, plus re-adjustment income, and special Christmas checks.

D. E. Ball, President

### The COLUMBUS MUTUAL LIFE INSURANCE COMPANY

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## SECURITY is a simple matter!

With a Bankers Mutual Life contract, tailored to your measure. An Agent's and Policyholder's Company "where the Agent reigns supreme".

Bankers Mutual Life Co.

ESTABLISHED 1907  
FREEPORT, ILLINOIS



## RECORDS

**Equitable Life of Iowa**—August insurance in force reached \$800 million. The greatest volume of paid life insurance ever to be secured in August was attained last month. Paid volume was \$8,700,411, a gain of \$3,670,483, or 73%. New volume in the first eight months, \$77,611,628, also marked a new high point in production records. This was an increase of \$32,853,740, or 73.4% over the same period in 1945. Insurance in force was increased in August by \$6,625,839.

**National Life of Vermont**—For 42 consecutive months plus signs have been recorded. In August the sales of \$8,745,447 were 29.44% better than August, 1945. During the first eight months new sales totaled \$72,299,518 as compared with \$50,057,063 during the same period in 1945, a gain of 44.43%.

For August the gain in insurance in force was \$7,049,629 and for the first eight months the gain was \$56,876,627. **Great-West Life**—In August the field force placed the largest volume of business ever produced in one month, a volume of business more than double that of August, 1945. Business this year exceeds last year by more than 50%.

The company passed the billion dollar business in force mark July 16.

## COAST

### Certificate of Convenience Criticized in Cal.

LOS ANGELES—Tightening of the California licensing laws to eliminate the "one case" agent or solicitor is a problem that probably will come before the 1947 legislature. Much lobbying on this is anticipated.

A prominent life man who is known for his sound thinking on agency matters asks this week if the certificate of convenience for life agents is fulfilling its purpose, or whether it has not failed to protect the public and the career agent against the "one-case" and unfit. This question is being quietly considered by some of the leading life men in Los Angeles and the state association, he said. Many are in favor of asking the legislature to amend the licensing law and do away with this certificate.

### Many Fail to Appear

They point out a large percentage of men who are granted the short-term certificate never take the regular life examination for license. It is felt that most, if not all, of these men, become licensed to write only one, or, at best, a few cases. It is pointed out by observers that many, if not all of the states which have qualifying life exam-

## COMPANY MEN

### R. B. Proctor Named Agency Assistant by Conn. Mutual

Robert B. Proctor has been appointed agency assistant by Connecticut Mutual Life.

A graduate of Rollins College and Babson Institute, Mr. Proctor has been in the life insurance business since he joined Penn Mutual in North Carolina in 1933. He was transferred to its Bethesda agency in New York City where he was manager of the programming department and later assistant to the general agent in charge of training and programming. In 1939 he joined L.I.A.M.A. where he was a consultant for two years.

Mr. Proctor has been with Connecticut Mutual since 1942, when he was appointed supervisor of its Houston agency. Shortly afterwards its general agent in Richmond, D. Conrad Little joined the navy and Mr. Proctor served as agency manager there until he himself was called into the service in 1944. A C.L.U. Mr. Proctor will devote himself largely to educational work in the agency department.

### Mutual Benefit Elects Asst. Medical Director

Thomas W. Reul, M. D., has been elected assistant medical director of Mutual Benefit Life. He was formerly engaged in private practice of internal medicine in Indianapolis, with special interest in gastro-enterology, both before and after his 3½ years of naval service.

Dr. Reul graduated from the University of Chicago with B. S. degree in 1933, and received his M. D. degree from Rush Medical College in 1937. He served his internship in the Presbyterian hospital of Chicago and Municipal Contagious Disease hospital and was resident physician in radiology



Robert B. Proctor



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and pathology in the Presbyterian hospital. He held a teaching fellowship in anatomy at University of Chicago and in radiology and pathology at Rush Medical College. Dr. Reul was elected to the medical honor society of Alpha Omega Alpha and was awarded the J. W. Freer prize for excellency in medicine on graduation from medical school.

#### Served in New Zealand

Dr. Reul served as junior medical officer at the marine corps base at San Diego, in the South Pacific, and at the naval receiving barracks at Wellington, N. Z. As senior medical officer he was attached to the marine barracks at Washington and the U. S. S. Dauntless. He held the rank of lieutenant commander when detached from service in November, 1945.

#### Three New Mass. Mutual Home Office Appointments

Massachusetts Mutual Life has appointed Dr. Lester E. Haentzschel as assistant medical director, Edwin L. Luippold manager of the tabulating department and Morris Learner assistant manager of the benefit department.

Dr. Haentzschel is a war veteran who was released from service last spring as a colonel. He entered the army in 1940 as a first lieutenant and

served both in this country and in the Far East. For a number of months he was commanding officer of a station hospital in the Asiatic Pacific theater. He was educated at the University of Wisconsin and the Washington University school of medicine in St. Louis. He served as city physician at Lincoln, Neb., for a year and then was in private practice until called into service.

Mr. Luippold has been assistant manager of the tabulating department since 1943. He started in the home office of Massachusetts Mutual in 1931, first in the planning department, and was transferred to the tabulating department in 1938.

Mr. Learner is another world war veteran. He was released as a captain last January after 3½ years in the army, mostly overseas with the 8th bomber command and the 9th air force. He started with Massachusetts Mutual in 1926, in the mailing department, but within a few months was transferred to the benefit department.

in 1908 and then to New York in 1913 as branch office manager. He returned to the home office in 1922 as assistant superintendent of agents and later was promoted to assistant secretary.

#### Messinger Actuary of Pacific National

Pacific National Life has appointed L. W. Messinger as actuary. Long associated with life companies in the United States and Canada, he goes to Pacific National directly from his own firm of L. W. Messinger, consulting actuary, Denver.

His previous experience includes service with Great-West Life, Missouri State Life, Continental Life, St. Louis; American Life and Banker's Union Life, both of Denver. From 1939 to 1943 he was actuary for Colorado insurance department, then left to open his own consulting office.

The appointment will enable Pacific National to organize its own actuarial department whose work heretofore has been handled through consulting actuaries.



L. W. Messinger

#### ASSOCIATIONS

##### Bragg to Address Joint Luncheon in Chicago

J. E. Bragg of the Doremus-Bragg agency of Guardian Life in New York will address a joint luncheon meeting of the Chicago Association of Life Underwriters and Chicago C.L.U. Chapter Sept. 25 in the Midland hotel, the new meeting place selected due to closing of Hotel La Salle because of the fire.

Mr. Bragg is well-known for his extensive speaking before university groups, business and professional organizations throughout the United States and his many articles appearing in insurance journals. His subject will be "The Human Factor in Selling Life Insurance."

The C.L.U. designation will be awarded to those who passed the examinations this year, and also National Quality awards to Chicagoans who have merited this recognition.

##### Hagstrom New Head of Wash. State Association

SEATTLE—Clarence L. Hagstrom, general agent of Massachusetts Mutual Life, has been elected president of the Washington Association of Life Underwriters. Charles I. Thompson, Olympia; Lyle Funnell, Spokane, and Clint Vaux of Mt. Vernon are regional vice-presidents. Robert G. Jones, Seattle, was named secretary-treasurer. Mr. Hagstrom succeeds Karl K. Kroge, Business Men's Assurance, Spokane, as president. The directors will hold their next meeting Oct. 24.

##### Mrs. Ashton Addresses Section

Mrs. Bruce M. Ashton, one of the Connecticut General's leading producers for the last 15 years and a life member of the San Francisco Quarter Million Round Table, told of her experiences in the business since she started in 1930 with the company, at a meeting of the women's section of the San Francisco Life Underwriters Assn. She was located in San Francisco for a number of years but has been operating on the Monterey Peninsula for the last seven years out of Salinas. She was optimistic

## OPPORTUNITY

We have excellent openings in the following territories for General Agents and consistent producers:

Arizona	Missouri
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Iowa	Oklahoma
Kansas	Texas
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You will be especially interested in our Complete Coverage Package Plan. Also our unique Miracle Letter Lead system. And, above all else in knowing how you can create \$1,000 in renewals the second year by averaging only three Package Plan sales weekly and how in five years you can have an income that will make you financially independent. Correspondence Confidential.

HUGH D. HART

Vice-President and Director of Agencies

**Illinois Bankers Life**  
**Assurance Company**  
MONMOUTH, ILLINOIS

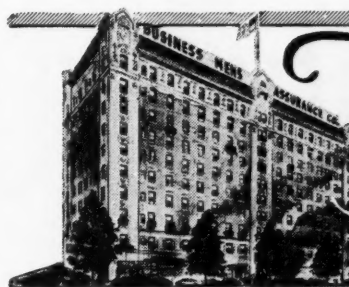
#### HITTING THE BALL A MILE!

Our present team of well-paid, hard hitting agents is doing just that... selling ALL the insurance a company in our size class can safely write. Since whatever business they put on the bases must be scored first, we have no room at the present for additional agents, BUT we are accepting reservations for the future. Sign up for our winning team.

-Harry V. Wade

**Standard Life**

INSURANCE COMPANY of INDIANA  
INDIANAPOLIS



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Centrally Located  
Serving the Nation  
from Coast to Coast



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The Home of  
**COMPLETE PROTECTION**

- LIFE • ACCIDENT
- HEALTH • ANNUITIES
- HOSPITALIZATION
- GROUP • ALL-WAYS
- REINSURANCE

over the outlook for life insurance and for the future of women agents.

### Seattle Wins Top Award

Life underwriter associations at Seattle, Los Angeles, Indianapolis, Hartford and Evansville have been announced as winners of the "Manager's Magazine" trophies for achievement and general excellence of organization.

The awards were made at the General Agents & Managers Section meeting of N.A.L.U. at Cleveland Wednesday.

Los Angeles, by winning the group

one trophy three consecutive years, comes into permanent possession.

**Washington State**—Robert G. Jones, associate general agent at Seattle for National Life of Vermont, has been appointed secretary-treasurer of the Washington State Association of Life Underwriters.

**Topeka**—Wylie Craig, home office field supervisor of Aetna Life and instructor for the Aetna Life home office school, will speak on "Organized Selling" at the next meeting, to be held Sept. 13 at the Jayhawk hotel. Mr. Craig has had 10 years of successful field and

agency work, having started in Denver as an agent. He served successively as district manager, branch supervisor and home office agency assistant. The association is planning a ladies' night for Sept. 27 at the Jayhawk hotel.

**Davenport, Ia.**—Newell Johnson, Minnesota commissioner, will speak Sept. 14 at a luncheon, and also before the Davenport General Agents & Managers Assn. at dinner on the agent's qualification law.

**Duluth**—At the annual meeting Clyde M. Hoff was elected president; J. D. MacArthur, vice-president, and W. K. McLennan, secretary-treasurer.

**District of Columbia**—W. Neal McCord, Atlantic Life, is the new president. National committeeman is H. Cochran Fisher, Aetna Life, past president, and secretary, Albert L. Neveux, Jr., Fidelity Mutual Life.

Directors are W. B. Rumble, Metropolitan; W. J. McCausland, Acacia; C. F. Suter, Berkshire; W. E. Baker, New York Life; C. L. Haycraft, Lincoln National; Leon Katz, State Mutual; E. H. von Beck, National Life of Vermont; Vernon W. Holleman, Home Life.

**Northern New Jersey**—Robert H. Denny, vice-president and superintendent of agencies of State Mutual Life, will speak at the opening meeting in Newark Sept. 19.

**Milwaukee**—The new season will open with an outing and dinner Sept. 18. Following the dinner A. Jack Nussbaum, Massachusetts Mutual, new president, will conduct his first business meeting. Report on the national convention will be made by W. H. Pryor, Connecticut Mutual, national committeeman, and John R. Thomas, regional insurance officer of the veterans' administration, will discuss recent changes in National Service Life Insurance and answer questions.

**Scottsbluff, Neb.**—Howard Hall discussed the new NSLI law at the luncheon meeting of the Panhandle association.

**Jackson, Mich.**—E. P. Balkema, past president Michigan State Life Underwriters Assn. and Managers & General Agents Assn. of Detroit, said the public's present heavy investment in life insurance demands the highest quality of agency service. Four members, Sam Goldfarb, Emmett Velthouse, Donald Lawler and H. F. Andrews, received the national Quality Award. J. B. Ames, president, and Harold Brogan, Lansing, secretary-treasurer state association, spoke briefly.

**Salt Lake City**—Regular meetings were resumed with installation of officers elected in June. J. S. Kerns, general agent Northwestern Mutual, talked on "How Much Is Enough?"

**Oakland—East Bay**—A. S. Potwin, consultant on pension trusts and business insurance for Connecticut Mutual Life, now visiting the Pacific Coast, will be the principal speaker at a meeting Sept. 19 in Oakland. A membership campaign under direction of M. S. Lytle, agency manager Security Life & Accident, has

been launched.

**Des Moines**—The first fall meeting will be held at Hyperion Club Sept. 20, with ladies invited to dinner. W. V. Murchie, manager for 26 years for Dun & Bradstreet at St. Joseph, Mo., will talk on "What Do You Know?"

**Racine-Kenosha, Wis.**—Henry Kay of New York Life at Milwaukee spoke on "Where Are We Going?" at the monthly luncheon meeting. New officers installed are: H. J. Gauchel, North American, president; C. A. Christensen, John Hancock, vice-president; J. A. Wells, secretary, and W. C. Roeder, Bankers Life of Iowa, treasurer.

**Peoria, Ill.**—A kick-off breakfast initiated a one-day drive in which 52 new members were signed up. Total paid membership now is 312. G. C. Treadway was campaign chairman.

For accident and health sales ideas, use the **Accident and Health Bulletin**. Write the A. & H. Bulletins, 420 E. 4th St., Cincinnati 2, O.

## SALES MEETS

### Great Northwest's Agents Convene

The agency convention of Great Northwest Life was held at Spokane with an attendance of 51 agents, many of whom had also qualified to bring their wives. The first day was devoted to conferences in the home office, followed by a reception at the home of President S. P. Weaver. The second day there was a specially conducted tour of the home office, during which Mr. Weaver exhibited his fine collection of photographs, etchings, and oil paintings collected during his travels abroad. He also exhibited the Chinese antiques that adorn his office, some of which are more than 1,500 years old.

The tour was followed by a meeting at which officers and agents discussed current problems. In the afternoon there was a boat ride on Coeur d'Alene Lake, followed by a formal dinner at which Mr. Weaver was the principal speaker. He traced the company's history and outlined the program for the future.

On the last day there was a trip to Coulee Dam, followed by a final banquet in Spokane with Mr. Weaver as the main speaker, followed by short talks from various agents. This was followed by a reception at the home of Vice-president C. E. Ward.

### Republic National General Agents Meet in Dallas

Republic National Life general agents attended a three-day meeting at the home office in Dallas, the theme being "quality" as applied to recruiting, business, service, agency building, use of rating charts and efforts to achieve the national quality award. Keynote was President Theo. P. Beasley. The sessions were conducted by M. Allen Anderson, vice-president and agency director.

B. N. Woodson, vice-president Commonwealth Life, addressed the meeting. Operation of departments was explained by George Jordan, vice-president; Clarence Gardner, agency accounting, now with the agency department; Ernest F. Brewer, assistant secretary and chief underwriter; J. C. Delony, policyowners service; A. P. Dowlen, assistant secretary, health & accident.

T. A. Shelnutt, general agent Rio Grande valley, was awarded the president's cup as the company's most valuable agency associate of 1946, and spoke on "My Agency Pattern," chief points of which are not to sell persons in the low-rating occupational brackets according to the quality rating chart of the L.I.A.M.A., and not to retain agents who will not keep pace with the rest of his agency. Eli W. Gregg, Lubbock general agent, winner of the cup last

## United Life and Accident Insurance Company

CONCORD, N. H.

### Policies Designed to Help the Agent

#### HEALTH BENEFITS . . .

\$200 for 50 months beginning 30 days from date of total disability from sickness.

Non-cancellable — Non-proratable.

#### ACCIDENT BENEFITS . . .

\$200 for 50 months from first day of total disability.

Non-cancellable — Non-proratable.

#### HOSPITAL BENEFITS . . .

\$200 for 3 months from first day of total disability, either by accident or sickness.

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#### LIFE BENEFITS . . .

Double, Triple Indemnity—Waiver of Premium.

### Policies Are What the Public Wants and NEEDS

For Details Write

WILLIAM D. HALLER, Vice Pres. and Agency Mgr.

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### COMPLETE BROKERAGE FACILITIES

All Life, Endowment and Annuity Plans.  
Favorable Par. and Non-par. rates.  
Standard and Sub-standard risks.  
Facilities for handling large cases.  
Civilian Foreign Travel Coverage.  
Annuities — Single Premiums up to \$100,000.  
Prompt and Efficient Service.

INSURANCE IN FORCE, 853 MILLION DOLLARS  
(Including Deferred Annuities)

ASSETS, 295 MILLION DOLLARS

## LIFE

## INSURANCE COMPANY

HEAD OFFICE:  
TORONTO, CANADA  
Established 1887



year, also described the pattern of his successful agency.

The general agents' advisory council met with J. M. Hollinshead, Sherman, president; Ted Shelhutt, secretary; Al Collins, Texarkana; R. E. Jamison, Austin; Eli Gregg; Hal Lee, Corpus Christi; and W. E. Swantner, Tyler. Their closed session was followed by a meeting with the company's senior and junior officers.

### Dickenson and Dougherty Agencies Hold Conference

The M. P. Dickenson and Daniel Dougherty agencies of Equitable Society in Philadelphia held their educational conference at Absecon, N. J., with about 45 men present, of whom about 25 brought their wives. In addition to Managers Dickenson and Dougherty, speakers included L. E. Senft, divisional group manager; D. D. Lyford, cashier in Philadelphia; F. A. King, assured home ownership sales supervisor at Philadelphia; A. D. Oliver, vice-president Girard Trust Co. of Philadelphia; Alfred Moniot, Equitable agent in Philadelphia; and S. A. Burgess, second vice-president of Equitable.

There was much interest in the quiz sessions with questions for men and for women. The jack-pot question for men was, "How many policies—life, annuity, and group certificates—were in force in Equitable Society as of Dec. 31, 1945?" The answer was 6,052,513. The jack-pot question for women was, "How much, in total benefit dollars, were paid out every hour during 1945 by Equitable?" The answer was \$27,176.

### Continental Agency Heads Group Elects Officers

The General Agents & Managers Association of Continental Assurance held its annual meeting following the convention of the One-Two-O and Two-Five-O clubs at Chicago.

R. T. Moore, Cedar Rapids, was elected president; P. C. Belber, Newark, vice-president, and C. Schletman, Cincinnati, secretary-treasurer. J. B. Glasser, Chicago; R. J. Richardson, Kalamazoo, and J. Bruhn, Indianapolis, were added to the board.

T. C. Auld, retiring president, reported mentioning the addition of an agents' hospital and surgical plan now available to all of the members and their dependents.

### Loyal Protective Conclave

Loyal Protective Life held what was termed a "Victory Convention" at the Edgewater Beach Hotel, Chicago, over a three day period. There were about 200 present. W. B. Cornett, vice-president and several agents, went on from there to the N.A.L.U. meeting at Cleveland.

### North American Wis. Rally

GREEN BAY, WIS.—Agents and managers of North American Life under the jurisdiction of Joseph Moore, state agency director, attended a school of instruction here at which new policies and schedules were discussed by Charles G. Ashbrook, superintendent of agencies. Paul McNamara, vice-president awarded prizes and the medal of honor to winners of the Paul McNamara drive, who also will enjoy a northern Wisconsin vacation later this month.

### 110 On Cruise Convention

About 110 representatives and their wives from 10 states were present when Policyholder's National Life staged its first post-war agency convention in the form of a Great Lakes cruise. The party assembled at Duluth and left on the Noronic. The cruise took in Port Arthur, Sault Ste. Marie, Sarnia, Detroit, Windsor and return. Prize awards were made to outstanding producers.

At a final banquet announcement was made that the Pine Beach Hotel, Gull Lake, Brainerd, Minn., would be the setting for the 1947 convention.

### Marion, O., Agency Gathers

The first fall meeting of the Marion, O., agency of Midland Mutual was held Saturday afternoon. Wives of members were entertained by Mrs. C. E. Sherer, wife of the manager, and joined their husbands at dinner.

## CHANGES

### Guibord to Head Conn. Mutual's Rochester Agency

Paul L. Guibord, agency assistant at the Connecticut Mutual home office, has been appointed general agent at Rochester, effective Nov. 1. He succeeds Earl F. Colborn, for many years one of the leading general agents of Connecticut Mutual. This agency is also one of the largest in the company in insurance in force. Mr. Colborn is a former trustee of the National Association of Life Underwriters and has been chairman of several committees of the association. In 1942, Mr. Colborn became a major in the army and served in India as well as at various points in this country. He is retiring as general agent for reasons of ill health, the result of his army service. He plans to live in the south.



Paul L. Guibord

Mr. Guibord graduated from Dartmouth in 1936 and immediately joined Connecticut Mutual in Boston as agent,

later becoming brokerage supervisor. Two years later he was appointed supervisor of full-time men and recruited and trained a group of eight college men for the agency. Since 1942, he has been agency assistant with duties chiefly in sales training. He was with the naval air intelligence for 2½ years, serving in the South Pacific and aboard the carrier Lexington.

Under Mr. Colborn the Rochester agency included Syracuse, which now will be detached and a separate agency established there. Appointment of the general agent will be announced later.

### Roberts Texas Manager of Central Life, Ill.

E. H. Roberts, Dallas, has been appointed Texas manager by Central Life of Illinois.

In 1936 he became west Texas manager for West Coast Life, and most recently was supervisor of Texas agencies for Protective Life. He will maintain his office in Dallas.

### R. C. Wahl Is Cleveland Aid

Commonwealth Life has appointed Ray C. Wahl assistant manager at Cleveland to assist Faydell Welch. He has been an insurance man five years. He is a graduate of Baldwin-Wallace University.

### Owen Is Providence Manager

H. Clinton Owen, Jr., has been appointed Providence manager of Union Mutual Life. He succeeds Henry T. Cook, resigned.

Mr. Owen, recently discharged from the navy with rank of lieutenant commander, is a graduate of Brown University. He entered insurance in Providence with Connecticut Mutual following graduation, subsequently representing Aetna Life. He was commissioned a lieutenant (j.g.) in 1942, and saw active duty in Alaskan waters and the Pacific.

### West Opens Binghamton Office

A Binghamton, N. Y., office of Prudential to handle ordinary and group

business has been opened in the Ackerman building under management of David D. West. It will be district headquarters for 10 counties in New York state and 11 in Pennsylvania.

### Panther Waterloo Manager

Paul H. Panther has been appointed industrial manager at Waterloo, Ia., for Prudential. He replaces Otto F. Affeldt who has been transferred to Milwaukee.

Mr. Panther returns to his native state after 14 years in Kansas. For a period he was associated with Leopold Desk Co. of Burlington, Ia. In 1932 he joined Prudential at Kansas City, Kan. and was advanced to assistant manager at Leavenworth. He returned to civilian life last November, after seeing military service.

### Jeff. Stand. Opens New Branch

Jefferson Standard Life has opened a branch office at Lynchburg, Va., with G. Gay McClenny as manager.

### Walton New England Supervisor

Russell A. Walton has been appointed New England supervisor of the Union Mutual Life. He is a graduate of University of Maine and joined the Union Mutual in 1941 in the home office agency. He was a leading producer. Mr. Walton served in the maritime service two years.

### Hedger Supervisor for Stull

C. C. Hedger has been appointed supervisor at Tacoma by Franklin G. Stull, Seattle general agent for Penn Mutual. He was with Bankers Life in Spokane for 22 years before moving to Tacoma during the war to join the engineering department of the Todd-Pacific shipyard. Hedger succeeds Frank Neyhart, who has gone into personal production.

### E. A. Rasmussen Tampa Aid

Ellis A. Rasmussen of Tampa, Fla., has been appointed an assistant manager of the Jacksonville agency of Mutual Life, headed by J. P. McNeil. He joined Mutual Life in 1940. He is a graduate of University of Florida.

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of OPPORTUNITY  
for a high-grade man  
RIGHT NOW is..

LA PORTE  
(Ind.)

ASHLAND  
(Ky.)

DUBUQUE  
(Iowa)

AMERICAN UNITED LIFE INSURANCE COMPANY

Established 1877



Indianapolis

**Seiter Opens Pension Division**

LOS ANGELES—Jack Seiter, formerly associated with the W. G. Gastil general agency of Connecticut General Life here before war service, and who on release from duty entered the home office pension training school, has returned to the Gastil agency to open and conduct a pension trust department. Thirty-two members qualified for the agency's annual outing which was held Wednesday at Long Beach.

**Bostwick NSLI Official**

Lewis T. Bostwick has been transferred to Seattle as conservation officer for National Service Life Insurance. Formerly he was agency organizer in Spokane for Mutual Life and more recently with the insurance division of the veteran administration.

Frank R. Woodbury, assistant secretary of Pacific Mutual Life, retired after 41 years' service. He began with the

company right after the home office building was destroyed in the San Francisco fire of 1906, first in the home office. He was transferred to Chicago.

**MANAGERS****Agency Heads to Meet in Washington**

Manager and general agent members of the National Assn. of Life Underwriters in Virginia, West Virginia, Maryland and the District of Columbia will meet for an area management conference in Washington Oct. 18-19, it was announced this week by H. R. Hill, district manager Life of Virginia at Richmond, area chairman of the general agents and managers committee. Assisting Mr. Hill in planning the meeting is H. D. Goddin, Equitable of Iowa, president of Richmond Managers Assn.; F. McKey Smith, Jefferson Standard Life, president District of Columbia Managers Assn., and J. J. Duffy, John Hancock, president Baltimore Managers Assn.

Committees of the District of Columbia Assn. are handling arrangements. Joe Barbeau, Acacia Mutual, is chairman of attendance and publicity; H. D. Franceaux, U. S. Life, entertainment chairman; J. P. Stumpf, Travelers, the finances, and E. H. Vondeck, National of Vermont, reservations chairman.

**Jaqua, Campbell to Speak**

Because of the recent announcement that five universities will offer courses in life insurance marketing, it is expected there will be considerable interest in the address of A. R. Jaqua, who was head of the first such school at Purdue and now is director of the similar course at S.M.U., who will speak the second day on "First Year Training." An open forum will follow. Charles W. Campbell, manager of Prudential's ordinary agency at Newark, will speak on "Is Reconversion in Agency Management Necessary?" dealing with current agency problems in the light of changed conditions.

Mr. Hill plans to announce other speakers on the conference program immediately following the N.A.L.U. Cleveland convention.

The evening of the first day will be given over to entertainment and enjoyment. A cocktail party, dinner and floor show will be held.

Business sessions will be held the afternoon of the first day and morning of the second.

**Explain GI Training Program**

ST. PAUL—Changes in the G. I. program were explained at the first fall meeting of the St. Paul Managers & General Agents Assn. by three representatives of the veterans administration.

**AGENCY NEWS****Portland Agency Holds Outing**

The annual agency outing of the Portland, Me., branch of New England Mutual was held at Jewel Island, with Lawrence W. Sawyer, general agent, as host. Charles S. Collins, agency secretary, was a special guest.

**Honolulu Agency Celebrates**

Security Insurance Agency, Ltd., Honolulu, observed the 13th anniversary of its appointment as general agent for Occidental Life recently and its agency staff presented \$1,844,062 new insurance in 431 applications with total premium \$54,446, the result of an anniversary drive through July. President L. T. Kagawa of the agency received congratulatory messages from Vice-president V. E. Jenkins and other company officials.

**Report Adopted by All-Industry Group**

(CONTINUED FROM PAGE 4)  
rebate section attached to the rating bills are sufficient to take care of the anti-discrimination and anti-rebate sections of the Robinson-Patman act.

**ANTI-REBATE**

In the absence of a rating law containing these provisions, the committee recommended independent anti-discrimination and anti-rebate statutes as suggested in the model rating bills for each kind of insurance unregulated as to rates. Such independent anti-discrimination and anti-rebate statutes would have to contain necessary exceptions as suggested in the model bills.

The All-Industry Committee authorized the conference committee to designate representatives of the committee to attend the meeting Sept. 25-6 of the joint interim committee on insurance regulation of the California legislature, which had requested that the committee be represented. The conference committee was authorized to take similar action with respect to the Maine legislative hearings Sept. 18-19 and any other similar hearings.

The committee referred to the Sherman act subcommittee the memorandum submitted by E. W. Sawyer on behalf of the National Association of Insurance Brokers and the National Association of Casualty & Surety Agents of which he is counsel, recommending "minimum" rate regulatory bills providing for less detailed regulation than the fire and casualty model rating bills.

Joseph F. Follman, manager of the Bureau of Personal Accident & Health Underwriters, and Cecil C. Fraizer, counsel of the Health & Accident Underwriters Conference, requested that consideration be given by the all-industry committee to the status of accident and health insurance as affected by P. L. 15.

The conference committee announced that it has under consideration plans for implementing the model rating bills through publicity and promulgation of the bills themselves. Subcommittees will be appointed to handle these matters.

Foster F. Farrell, secretary-manager of the National Fraternal Congress, was elected chairman of the meeting. Henry G. Wood, special assistant to the president of Equitable Society, served as secretary.


**Cost of Living Payments**

Much interest has been taken in the program of Washington National to adjust salaries quarterly in keeping with rising costs of living.

Commencing Aug. 1 an adjusted cost of living payment is being made to home office personnel. For the initial quarter it is 10%. It goes only to those permanent employees earning \$5,000 or less. The percentage is applied only to the first \$250 per month of salary. The payment is to be adjusted for each three month period, based upon the National Industrial Conference Board cost of living index. The index figure as of June 30 was 108.2 and this figure will be the base for future adjustment.

Each three months an adjustment will be made up or down in the payment as the index figure rises or falls with the cost of living. For instance, if the Sept. 30 figure when published in November is 111.2, which would be an increase of 3 percentage points for the quarter, the payment would be increased from 10% to 13% for December, January and February. Decimals will be rounded off to the nearest percentage figure.

The payment will be considered as salary for all purposes except in determining group insurance classes in which case the basic salary figure only will be used.



## GROWTH SITUATION

The territory of Shenandoah Life is strategically situated in one of the fastest growing sections of the country. This fact, plus fair contracts, group life insurance at company expense, liberal first year and vested renewals, friendly home office service, and a well rounded line of policies, make for the far-seeing representative the ideal opportunity.

Openings in Virginia, West Virginia,  
North Carolina, South Carolina,  
Tennessee and Alabama.

# Shenandoah

## Life INSURANCE CO., INC.

ROANOKE 10, VIRGINIA


PAUL C. BUFORD, President

**A TRIBUTE TO THE WINNERS OF 1946 QUALITY AWARD**

The Atlantic Life, recognizing that quality business can come only from quality underwriters, pays tribute to twelve of its associates who have distinguished themselves by qualifying for a position among the select group of quality award winners for 1946. We are proud to recognize the following twelve men for their ability as outstanding life underwriters:

Earl W. Bryant Boykins Agency	Chas. H. Garrison Greenville Agency	Hugh B. Thornton Florence Agency
Clayton Demarest, Jr. Baltimore Agency	James G. Hunter Harrisonburg Agency	Jas. E. Williams Petersburg Agency
R. L. Dobie Norfolk Agency	Geo. T. King, Jr. Richmond Agency	W. D. Willis Rock Hill Agency
R. N. Flickinger Norfolk Agency	Horace F. Sharp Richmond Agency	Frank Van Keuren Columbia Agency

Atlantic's base salary and incentive commission plan of operation offers a real opportunity for the career life underwriter.



## ATLANTIC LIFE

## INSURANCE COMPANY

Richmond, Virginia

Organized 1899

DIRECTING THE WAY TOWARD FINANCIAL SECURITY  
SINCE THE TURN OF THE CENTURY.



## Lincoln National Perfects New Actuarial Setup

(CONTINUED FROM PAGE 9)

For two years prior to joining Lincoln National Mr. Rood was employed in the life actuarial department of Travelers. In 1931, he transferred to Lincoln National, being first employed in the reinsurance department and later in the actuarial department. He was elected a fellow of Actuarial Society and American Institute in 1937. In 1939, Mr. Rood became assistant actuary of Lincoln National. From 1943 to last December he was in the navy, leaving as lieutenant commander. He has been interested in expense analysis, office management and related subjects. He is president of the Fort Wayne chapter of the National Office Management Assn.

### Career of Bryce

Mr. Bryce has been assistant secretary of the company since 1930. He joined Lincoln National in 1927 as reinsurance supervisor, was made assistant secretary in 1930, and was named supervisor of the new business department in 1935. Prior to joining Lincoln National Mr. Bryce had been affiliated for three years with Canada Life. He is a graduate of University of Toronto and a fellow of Actuarial Society and American Institute.

## French Lick Millionaires Conference Notes

(CONTINUED FROM PAGE 7)

some official business for the executive committee. He spent a good portion of his time at the onerous tasks of adjusting the public address system and herding members into their seats at the start of meetings or during intermissions.

Orchids should go also to Robert Sanders, Business Men's Assurance, San Diego, and John J. Kellam, National Life of Vermont, New Canaan, Conn., who as members of the registration committee spent a good portion of the time working like trojans behind the registration desk. Theirs were the combined duties of hotel clerk, typist, file clerk, railroad reservation clerk and complaint department.

A little lady by the name of **Hermine R. Kuhn**, who has just written her first million for Manhattan Life in New York City, surprised several husky males when she turned up for the tennis tournament. Unawed by her five feet of height and expecting "typical" women's play from her, male competitors were surprised at her skill. A former tournament player, she teamed up with William B. Hardy, New England Mutual, Cincinnati, to win the tennis prizes.

**Milton R. Pollard**, Security Mutual, Milwaukee, is a man who has made politics an aid to business. He was for

### ACCOUNTANT WANTED

Young experienced man to serve as accountant for a Chicago life, health and accident insurance company. Must state qualifications, previous experience and salary expected in first letter. Excellent opportunity for future. Address H-55, The National Underwriter, 175 W. Jackson Blvd., Chicago, Illinois.

### GROUP SPECIALIST

Unusually excellent opportunity for experienced group man. Substantial initial earnings guaranteed with unlimited future. Also

### EXPERIENCED LIFE SALESMAN

Immediate prospect of becoming Traveling Supervisor over agents selling life insurance on payroll deduction plan. Salary and commission.

### NATION WIDE ORGANIZATION

writing Life, Health & Accident, Hospital, Surgical and Medical Expense coverage. Many excellent contacts already established through 35 years of prompt, efficient service to policyholders.

Apply by letter giving full details to: BOX H-50, THE NATIONAL UNDERWRITER, 175 WEST JACKSON BLVD., CHICAGO 4, ILLINOIS.

several years a member of the national committee which pushed the election of Wendell Wilkie during the Wilkie-Roosevelt campaign and later for Republican nomination. Through this work, Mr. Pollard built up his contacts in the East, so that about half of his personal insurance cases are now written on easterners and he virtually commutes between Milwaukee and New York City. Interesting was a political session between Mr. Pollard and **Robert P. Burroughs**, National Life of Vermont, who until recently was on the Republican national committee.

A real battle was put on in the table tennis finals between **Lester A. Rosen**, Union Central, Memphis and **George W. Stewart**, Penn Mutual, Pittsburgh. Each plays the same type of game, steady and cautious, but finally Mr. Rosen succeeded in wearing down his partner.

As in past years, a lot of credit should go to **Dennis B. Maduro**, New York lawyer, who in addition to sparking the sessions with his half hour presentations each day, volunteered to conduct several extra-curricular sessions, which usually lasted for hours. He served at once as an umpire and a whip and one of his primary accomplishments, according to the millionaires, was to keep those present from taking themselves too seriously. Such remarks as, "my favorite life insurance agent is the one who has only life insurance on his card" caused a lot of laughter and some of his hearers admitted he snapped them back into realization that they were primarily salesmen and not tax or finance experts.

There is no mistaking that **Grant Taggart** is from Wyoming when you see him handling a horse the way he did on French Lick bridge path. He missed the western saddle though.

Basso profundo of the confab was **Harry W. Stanley**, Equitable of Iowa, Wichita, who sang with the hotel orchestra and in general led every barber shop song fest at the meeting.

Winners of the two fancy golf trophies in the tournament in which almost everybody at the convention participated were **Charles E. Purdy, Jr.**, independent, Minneapolis, who took low net honors and **Kenneth S. Austin**, Connecticut Mutual, Burlington, Vt., who won the low gross. Ted Widing won second low net with Charles C. Peck, Canada Life, Toronto, third. Second low gross went to Winslow S. Cobb, Jr., Connecticut Mutual, Boston, followed by W. L. Windsor, Minnesota Mutual, San Antonio. Blind bogey prizes went to W. I. Russell, Northwestern Mutual, Detroit; John M. Hammer, Massachusetts Mutual, Tampa and J. R. Montgomery, Phoenix Mutual, Philadelphia and Thomas M. Scott, Penn Mutual, Philadelphia. High gross prize went to Edward Russo, Northwestern Mutual, Baltimore, who at 28 also enjoyed the distinction of being the youngest member of the Round Table.

Friday evening a story telling contest was held and Jacob W. Shoul, Mutual Life, Boston, was declared victor. E. T. Proctor, Northwestern Mutual, Nashville, was second.

## Western & Southern Makes Ordinary Rate Increase, Reduces Weekly Benefits

Western & Southern Life is adopting new and increased ordinary rates and lower weekly premium benefits effective immediately. The increase amounts to approximately 7%. In the ordinary department rates are increased on all contracts with the exception of the 5 year term and family income term benefits. A new form of supplementary term insurance called the double protection benefit is being offered for the first time. Underwriting practices have also been modified to permit the acceptance of aviation risks with the usual scale of extra premiums. Non-forfeiture benefits in both departments remain unchanged.

### Double Protection Benefit

The new "double protection benefit" is designed to permit the purchase of low cost temporary insurance to be fitted into permanent programs. It is made available along with the more expensive permanent plans as a rider. Purchaseable at issue or within the first policy year, in amounts equal to face of the regular contract, this benefit is offered in 10, 15 or 20 year plans, convertible within 7, 12 or 15 years respectively, and may be added to all life or endowment plans except single premium plans. It may not be added to the family security or 5 year term plans. The minimum face amount to which double protection may be applied is \$2,000. Premiums are level and non-participating throughout the period and cease at the end of term period.

The insurance to age 65 plan formerly issued by the weekly premium department has been discontinued now.

## A THREE-FOLD RESPONSIBILITY

Today's career life underwriters are faced with a three-fold responsibility.

1. To bring to as many American homes as possible the benefits of adequate life insurance protection;
2. To cooperate as a part of the institution of life insurance to combat inflationary talk and tendencies;
3. To counsel with all war veterans and urge that they retain their National Service Life insurance.

Upon the execution of this three-fold responsibility today depends, to a great extent, the prestige and increased usefulness of tomorrow's career life underwriters.

## Equitable Life of Iowa

Founded 1867

HOME OFFICE

DES MOINES

## RECIPE FOR THE PRIME OF LIFE INSURANCE

Take a sound "old-line" company--

one that is at least ninety-eight years old.

Add an alert, well-knit sales organization

-- one backed by a strong, forward-looking management in the Home Office.

Season with a young, progressive spirit--

one which has a true record of pioneering for nearly one hundred years.

**Result:** UNION MUTUAL—a company which provides you with a complete personal insurance program which you may offer to your clients with confidence and pride.



**UNION MUTUAL**  
*Life Insurance Company*  
PORTLAND **MAINE** HOME OFFICE

**Roland E. Irish, President**  
**Harland L. Knight, Agency Vice-President**

... LIFE • SICKNESS • ACCIDENT • GROUP ...

## LEGAL RESERVE FRATERNALS

### Status of Fraternal Code Still Muddled

The uniform fraternal insurance code project is being kicked around some more, with little likelihood that it will be in shape to be considered officially by the National Fraternal Congress at its Chicago convention late in October, or by the commissioners at their New York City midyear meeting, in December.

This project has been knocking about for years and now seems no nearer successful conclusion than when it was initiated as a joint venture of the fraternalists and commissioners. Only recently the N. F. C. special code com-

mittee had printed what it believed was the final and acceptable draft in a long series of drafts of the proposed code. There seemed a prospect the commissioners would not object in any important particular to this draft, as it was the product of separate and joint meetings of committees of the two organizations, criticisms and rewriting in line with objections taken. Then it became apparent there still were enough objections to the code by certain commissioners so that it would be impossible to submit the code at the annual meeting of the commissioners in June.

#### Uniform Code Desirable

Fraternalists say there is no state in which the insurance departments and well-run legal reserve fraternalists are having any important controversies, therefore from the fraternalists' viewpoint a uniform fraternal code is not a necessity—nor perhaps is it from the commissioners' standpoint. It is, however, desirable to have such a code adopted, if that is possible.

Five commissioners, members of the N. A. I. C. fraternal code committee, have been busy at a meeting in Pine Beach Lodge near Brainerd, Minn., in discussion of the code. It was reported there were disagreements, even among these commissioners, over code details. Commissioners attending were Neel of Pennsylvania, Harrington of Massachusetts, Dressel of Ohio, Sullivan of Washington and Hodder of Nebraska. Several New York department actuaries also were in attendance.

### Modern Woodmen Junior Drive Brings Results

Modern Woodmen of Rock Island, Ill., received \$3,092,600 junior business in August, the first month of a two-month campaign for juvenile. This was \$325,100 more than quota assigned.

Nebraska, Indiana and Colorado exceeded their two-month quotas in the first month. The leading state was Minnesota with \$305,100.

The junior campaign swelled the total of new business received, adult and junior, to \$5,481,932 for the month. The quota for the jurisdiction for the two-month junior campaign is \$5,535,000.

### Catholic Knights Take Important Action

Several changes in underwriting practices were made at the triennial convention of Catholic Knights of Wisconsin. Limit on life insurance was increased from \$10,000 per life to \$25,000. Policies now will be written on male and female risks from birth to age 60, changing the former from the previous one year to 60.

President Walsh recommended the fraternal enter the field of accident, health and hospitalization insurance, and this was referred to the board with authority to act after study. A resolution giving the board authority to investigate the feasibility of merging Catholic Knights with other financially sound Catholic fraternal societies, if such a merger would be advantageous, was approved. The office of secretary was made appointive.

Officers and directors were reelected. The present secretary is Joseph Fiedler, Mineral Point, who is located in the head office. Directors will name the secretary.

### Wis. Organization Elects Belohlavek President

MENOMINEE, MICH.—Delegates to the Wisconsin and Upper Michigan convention of Western Bohemian Fraternal meeting here elected John Belohlavek, Milwaukee, state president; A. J. Bartos, Milwaukee, vice-president; Frank Dvorak, Ashland, Czech secre-

tary and treasurer, and Charles Taticek, Milwaukee, English secretary.

Speakers included J. V. Rompoti, supreme president; T. Suchomel, medical examiner, and Frank Stepanek, state director. Plans were made to attend the national convention in Omaha next year.

### Claim Men Hold Forth at Quebec

(CONTINUED FROM PAGE 2)

ences at the Bikini atom bomb experiments and the implications of atomic energy for peace and war, Mr. Potter warned that the world is, even today, engaged in an atom bomb race which can only be prevented if world wide control of atomic energy is quickly achieved.

#### Should Have Civilian War Clause

A war clause should be a standard provision of all life insurance contracts, said Arthur Pedoe, life manager and actuary for Canada of Prudential of England. Such a clause is now immediately inserted in case of war and removed at its conclusion, its purpose being to safeguard against claims of men engaged in war. With the advent of the atomic bomb, the position is entirely changed. All bombs are directed against cities and civilian inhabitants. Thus it is the civilian population which is in even more danger than the soldier.

From an actuarial standpoint the necessity of including a war clause in all policies is self-evident, he said. The destruction of property even more than lives is fearful to contemplate. It is believed that American city buildings could not stand up against a bomb bursting a mile to a mile and a half from them. Without the war clause the contracts would cover the lives of the civilians and the companies would be bound to pay. With the war clause included in the policies deaths through the atomic bombs would not be covered but the companies could make payments under equitable arrangements rather than legal obligation. The failure of the insurance companies to guard against such a dangerous risk is short-sighted and actuarially unsound and is a serious problem for the insurance executives and one which in the final analysis is a matter of safeguarding the interests of all the policyholders, according to Mr. Pedoe.

In his address on aviation claims, John G. Kelly, assistant general counsel of Mutual Life, mentioned a proposed modification of the civil aeronautics board's 1938 regulations in which it defined non-scheduled air operations and said that if this definition is followed by the courts there is great likelihood that the term "scheduled flying" may be given a broader meaning than that originally intended by the insurance companies.

However, Mr. Kelly cited as an offset to this possibility the new CAB regulation which prescribes standards for the issuance of non-scheduled carrier

operating certificates and safety regulations governing the operation of non-scheduled air carriers. These regulations, which are more stringent than those previously imposed on non-scheduled flying, were to be effective Aug. 1 but the time has been extended until the administrator passes on any application for certificate which may be filed prior to Sept. 15.

Mr. Kelly said it is impossible to say exactly what is ahead but it seems reasonable to assume that the ultimate result of changed attitude of CAB will be a safety record for non-scheduled carrier flying comparable to that already achieved in scheduled flying. He expressed confidence that the insurance industry will take prompt heed of this improvement.

#### Committee Reports Given

At the Tuesday session several committee reports were given. Kenneth C. Berry reported as chairman of the transportation committee. The report of the press committee was made by William N. Hutchison. Prior to calling for the report of the war claims liaison committee, President Butterfield read excerpts from letters from the War and Navy Departments commending the work of the committee. In his report as chairman Godfrey Day recommended that the committee be discharged.

F. B. Simms, chief life insurance claims division veterans administration, stated that the termination of hostilities and the demobilization of at least 80% of the armed forces have had a marked effect upon the N.S.L.I. program of VA.

As of July the total amount of insurance in force was estimated at \$42½ billion, representing more than 6 million contracts. The speaker told of the manner in which lapsed policies could be reinstated and of the many new forms of policy contracts which could be taken out.

He stated that VA is mindful of the splendid cooperation which it is receiving from the insurance companies. It proposes to reciprocate to the fullest possible extent.

The final address "Post-War Psychiatric Problems," was made by Dr. Foster Kennedy, president of the New York Neurological Society.

J. N. Cunningham, Crown Life, was elected president. The new vice-president is Walter E. Trout, Penn Mutual; secretary, Louis L. Graham, Businessmen's Assurance; treasurer, F. L. Templeman, Maryland Casualty; executive committee chairman, W. N. Hutchinson.

#### Statistical Board to Meet

The directors of the Insurance Accounting & Statistical Association will meet at the Edgewater Beach Hotel, Chicago, Sept. 20-21. The president is H. J. Stowe, assistant actuary of Manufacturers Life of Canada.

The redbook of accident and health policy data—the *Time Saver*. \$4 from The National Underwriter.

## THE PRAETORIANS

Adult and Juvenile Policies on the Easy Monthly Payment Plan, giving one the opportunity to budget his Life Insurance protection along with his other monthly bills.

### LEGAL RESERVE FRATERNAL INSTITUTION

Organized in 1898

Forty-Five Years of Insurance and Fraternal Service  
Home Office—Praetorian Building—Dallas, Texas

### SERVICE BASED ON PLUS VALUES

A member of Royal Neighbors of America recently evaluated her membership in the society as follows: "I value my membership in Royal Neighbors of America because for 35 years I have had safe insurance protection, the fellowship of our society and am assured a home in my declining years."

The Royal Neighbor home and fellowship are but two of the PLUS values of Royal Neighbor legal reserve fraternal life insurance. The other PLUS values include a real fraternal spirit and program, camp activities, fraternal aid from a special fund, a free health service and the Royal Neighbor magazine.

These features, beyond the realm of protection, make it possible to describe the service of Royal Neighbors of America as "Life Insurance with a Heart".

### ROYAL NEIGHBORS OF AMERICA

SUPREME OFFICE, ROCK ISLAND, ILL.

Claims Paid Since  
Organization  
\$50,893,078

SUPREME FOREST  
WOODMEN CIRCLE  
Omaha, Nebraska

### THE WOMAN'S BENEFIT ASSOCIATION

Founded 1893

A Legal Reserve Fraternal Benefit Society  
Bina West Miller Supreme President  
Frances D. Partridge Supreme Secretary  
Port Huron, Michigan



## Central Office Plan To Be Evolved

(CONTINUED FROM PAGE 1)

ing the new secretary with the additional burden of heading the examinations committee.

The new N.A.I.C. secretary went into the Illinois department in 1941 as assistant director. He became chief deputy in 1942, acting director in 1944 and director in April, 1945. Before joining the department he was district agent in Decatur, Ill., for Mutual Benefit Life. He is a native of southern Illinois.

Mr. Dressel, who goes on the executive committee as a member at large, became superintendent of the Ohio department early in 1945. He was formerly a trial lawyer in Mt. Gilead, Ohio.

Taking action on a situation called to its attention by Kavanaugh of Colorado, the executive committee adopted a resolution expressing disapproval in principle of rules under which "members of certain fraternal beneficiary societies have been expelled from membership in associations operated in conjunction with such societies and by application of rules, by-laws, or conditions of insurance have thereby been deprived of their insurance protection."

### Aimed at Union Fraternalists

While the resolution does not mention unions, it was in fraternal organizations operated in connection with certain unions that the compulsory forfeiture of life insurance occurred after the policyholders had been on the losing side of a union dispute. The resolution points out that loss of this life insurance is irreparable where because of advanced age or poor health the member cannot obtain new life insurance or must pay greatly increased rates.

The executive committee noted with regret the illness of Commissioner Barus of Wyoming and sent him a telegram wishing him speedy recovery.

The federal legislation committee of the N. A. I. C., headed by Harrington of Massachusetts, spent considerable time conferring with the subcommittees of the all-industry committee which are dealing with the problems arising out of the Clayton, Robinson-Parman, and federal trade commission acts.

## Pension Trusts Require Careful Surveys

(CONTINUED FROM PAGE 1)

ally agrees it is a suitable solution. After receiving the accountant's endorsement, about 95% of all plans figured upon have been closed, Mr. Marks said.

"We also make it clear that the servicing of a pension trust requires considerable work. Not only do we design and install the plan, but we assist the corporate attorney in the drawing of the trust instrument," he said. "We have lawyers on a retainer basis who are part of our organization. We prepare all data required to obtain Treasury Department approval of the trusts, and since the department at this time is thoroughly familiar with our trusts, we prefer that they all be more or less alike. The corporate lawyer is paid by the corporation for the work he does, and his job is made much easier through the assistance of our lawyers.

"At the time the final presentation of the figure is made, we explain all of the servicing that we are ready to give. The accountant will usually enthusiastically accept our servicing, simply because we are willing to do all the work that he would find it necessary to do himself for no extra compensation if he is on a retainer basis. We have found that after the accountant has seen the extent of our service, he will often recommend us to other corporate clients who may be considering the installation of an employee welfare program. This is espe-

cially true if he has had experience with other trusts in his office where the corporation and the accountant are continually being bothered in the handling of details, both administrative and with Washington.

"There is rarely competition, since we will not work on the case competitively but only where the business is guaranteed if a trust is purchased. It is difficult for anyone to compete unless they give as complete a servicing job as we do. We believe that the more service we give our old trusts, the easier it is to write new ones. We frequently give a prospective corporate client a list of the trusts we have installed and tell that anyone of these may be used as a reference. We want to make sure that when they do so refer, they will be told that we always extend every courtesy and assistance that is possible, far beyond what they might normally expect."

## Fidelity Leaders Club Has Convention in Canada

(CONTINUED FROM PAGE 6)

Redeker, secretary, and Richard H. Hollenberg, assistant counsel, leaders. The clinic panel included Messrs. Campbell, Denton and Gordy, H. A. Gordon, Pittsburgh; G. A. Hatzes, Washington, D. C., and W. Z. Robinson, Seattle.

Glenn A. Stearns, assistant manager of agencies, presided the second day. C. Brainerd Metheny, Pittsburgh, illustrated the necessity for and technique of



Charles K. Gordy



Charles A. Kratz



Don F. Denton



R. W. Campbell

securing the basic financial information necessary to do a satisfactory job of programming. A programming panel, with W. Stanton Hale, Atlanta, presiding, included Mr. Gordon, Boyce L. Graham, Atlanta; Mr. Hatzes and B. Carl Wharton, Harrisburg.

A series of rapid fire five-minute talks followed as a competition in which the audience selected the most effective. Those participating were F. M. Broussard, Washington, D. C.; W. J. Burke, Buffalo; Harry Dembicki, Topeka; W. F. Knauss, Allentown; D. C. McCune, Pittsburgh, and E. C. Worrell, Camden.

H. N. Lyon, San Francisco, spoke on "The V Years," pointing out the many factors contributing to increased sales opportunities which were created by the war years both among the G. I. and civilian population.

## M.D.R.T. Meeting Record in Size and Intensity

(CONTINUED FROM PAGE 8)

become group patrons. One group-writing company has made a check at different periods on ordinary life insurance on the lives of officers and employees of groups on their books, and has found that the applications averaged about \$5,000, in some instances reaching \$50,000 or more. Many agents have proved that group insurance is a gold mine for ordinary business.

Successful group underwriters today do not adopt a dog-in-the-manger atti-

tude regarding possible sales. The saturation point is far from being reached, and there is plenty of business for all. There will be competition among companies, but it will be friendly competition.

"Every time a group sale is made—especially to an important company, either in the nation, in its community, or in its own field—it helps underwriters to make other sales. Therefore, a welcome is extended to the producers of substantial ordinary business to join in making insurance available to those who are in greatest need of its protection," Mr. Albert said.

In his comments on the previous two sessions, Mr. Maduro said that the big motive in most business insurance is that each man in a corporation or partnership thinks he is going to be a survivor and thus he is prompted by greed. Secondly, each individual wants to make sure that the family of the deceased will be forced to sell him the stock of the survivor at an agreed price. He spoke of dividend insurance which he characterized as key man insurance in reverse, pointing out the case where a wife insured the life of a surviving partner for 20 years to insure herself of dividends from the business.

On Saturday afternoon, the business session was held at which none of the formal reports were made, because of short time. It was stated that all of them will be in the proceedings of the convention. Acting Chairman Parsons paid tribute to Walter Hiller, Penn Mutual, Chicago, for arrangements made for the "Echoes of the Million Dollar Round Table" session at the N.A.L.U. convention at Cleveland. In the absence of Mr. Clayton, who had been called home in mid-meeting by the illness of his wife, Alfred J. Ostheimer, III, Northwestern Mutual, Philadelphia, 1944 chairman, presented a plaque of silver which the M.D.R.T. has had made for Mr. Behr.

The report of the nominating committee was made and approved moving Mr. Parsons up to chairman, Mr. Dunnavan to vice-chairman and Mr. Cook to senior committeeman. As retiring chairman, Mr. Behr is automatically a member of the executive committee. Started on his way up to top position was Theodore Widing, Provident Mutual, Philadelphia, who became a member of the executive committee. Committee chairmen named are program, Dunnavan; entertainment,

Widing; registration, Cook; recreation, Parsons; by-laws, Ostheimer.

Sunday evening the millionaires were guests of Equitable Society at a cocktail party followed by dinner. At the dinner, Mr. Wright introduced from the Equitable home office Thomas I. Parkinson, president; Vincent S. Welch, vice-president; A. B. Dalager and S. A. Burgess, second vice-presidents.

Mr. Parkinson paid tribute to Lou Behr as everything a good life insurance man should be. He told the millionaires that they help all agents by offering them examples for them to shoot at. He said that the only way left today for a prospect to enter the millionaire class is through life insurance. Mr. Parkinson said the individual agent has nothing to worry about in connection with the Guertin legislation, which he said was virtually certain to pass New York in the next legislative session. He said the new tables of mortality and non-forfeiture will not alter costs. It was his prediction that the interest rate, having little room in which to move downward, will probably start going upward.

As the formal meeting closed, many of those present planned to board a special train for the Cleveland convention.

It was announced that next year's convention will be held at the New Ocean House, Swampscott, Mass., and will close one day prior to the N.A.L.U. annual meeting.

## Standard Rates for Airline Travel

Pennsylvania-Central Airlines has made public the result of a survey showing that insurers writing 99.9% of the business will now accept travel on a commercial airline as a standard risk and will write the business at standard rate. From 1940 until 1945 additional companies with about \$72 million of insurance in force changed their practices to issue insurance at regular rates for those who expect to make a "normal" amount of airline travel, usually 50,000 miles annually. Prior to 1940 insurers with about \$68 million in force followed such a practice.

Samuel P. Weaver, president of Great Northwest Life and professor of constitutional law at Gonzaga University, is the author of a new up-to-date treatise on Constitutional Law and Its Administration. The book was published by Callaghan & Co., Chicago.

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## Record Crowd for Attorneys' Parley

(CONTINUED FROM PAGE 2)

Lack of uniformity in state laws is a real problem and may give those who want federal control of the business a real lever to use. Attorneys, he said, can help by trying to effect greater uniformity.

Growth of prepaid medical care plans, he said, and the cooperation of the medical profession have prevented the spread of state and federal disability and medical plans. There is new need for insurance and lawyer cooperation, he commented. Effort is being made to change the character of insurers to public bureaus. The Wagner-Murray-Dingell bill would do this. About one in 4 to 7 disability policies results in a claim each year. Assuming that the frequency of claims would be no greater under government plan, if all 140 million persons in the United States were under such a plan, how could it be possibly be administered. It would require hundreds of thousands of government employees.

At the last annual meeting membership was 1,275. Today it is 1,431, Mr. McAlister reported. Because of increased costs of association business and conventions, he suggested the association might consider increased dues and use of a registration fee. The registration buttons met with so much approval, they will be saved for use next year. They are large cards with the registrant's last name done in large, bold handwriting with a brush stroke pen. The names were readable and legible at a considerable distance. Credit for the popular innovation went to Mrs. Mary Greenwalt, Mr. McAlister's secretary.

With \$29,346 in the till, Treasurer Robert M. Noll, Marietta, O., reported, the association is in sound financial condition.

Geo. W. Yancey, Birmingham, reported as editor of the association "Journal."

Although the reports of standing committees were published in the "Journal," Ellis R. Diehm, Cleveland, of the workmen's compensation and unemployment insurance committee, commented that decisions on the latter subject are increasing in number and importance.

### Advisory Committee Activity

The advisory committee to the Supreme Court has completed its work on amendments to the Court's rules of civil practice, and they have been published. Wayne E. Stichter, Toledo, suggested that if individual attorneys desire any changes made they should communicate directly with the advisory committee.

Pat H. Eager, Jr., Jackson, Miss., 1943 president, reported for the executive committee, which continued the work of the association during the period when no general meetings were held.

President F. B. Baylor's reception consisted of a cocktail party, and another cocktail affair preceded the banquet. There were 66 prizes for golf and a number for ladies at their bridge tournament.

"The Home Office and the Trial Attorney," by Paul C. Sprinkle of Kansas City, was very well received.

President Baylor suggested appointment of a new committee on automobile insurance to assist the casualty committee and that the committees on home office counsel and on unauthorized practice of law be discontinued. However, no action was taken.

When first organized, the association was largely composed of home office counsel, but the character of the membership changed with the years and is now dominantly composed of trial lawyers, though home office attorneys still belong and participate actively. The committee has served its purpose, Mr. Baylor suggested.

The committee on unauthorized practice of law also is no longer of use, Mr. Baylor said. This one grew out of at-

torneys' effort in the 1930's to draw the line between adjusting and law practice. This contest has been pretty much settled, and the issue seldom arises.

The section sponsored by the practice and procedure committee with Chairman Wayne E. Stichter of Toledo presiding, started with a paper on "Declaratory Judgments in Insurance Cases." David J. Kadyk, Chicago, prepared it but was unable to attend. It was read by Erwin W. Roemer of Chicago, and J. G. Sweet, San Francisco, led the discussion.

The paper of William E. Knepper of Columbus, O., on "Recovery Over" elicited a good deal of discussion, which was led by Jos. H. Hinshaw of Chicago.

Clarence W. Heyl, Peoria, dealt with "Third Party Practice in Federal Court," with Wm. H. Freeman, Minneapolis, leading the discussion.

The section on aviation law was handled by Stanley C. Morris, Charleston, W. Va. Forrest A. Betts read a paper on "Trial of Aviation Accident Cases," discussed by George H. Orr, U. S. Aviation Underwriters, and Charles S. Rhyne, Washington, D. C., reviewed recent aviation decisions. John Randall, Cedar Rapids, discussed it.

L. J. Carey of Michigan Mutual Liability was unable to attend to give his paper on "Sleep as a Defense," a title that aroused curiosity. Willis Smith, Raleigh, N. C., president of the American Bar Assn., talked, instead. His topic was observations on present European conditions.

Harry W. Colmery of Topeka, president Pioneer National Life, who was to have given a talk, "The Need for a Public Conscience," did not attend and his paper was not given.

## AVIATION DECISIONS

C. S. Rhyne, Washington, reviewed the latest decisions on aviation exclusion riders in insurance policies, including those also having war service restrictions. He pointed out that the present trend of the courts is to stretch these contracts in favor of the insured on every possible count.

The most recent case, which well illustrates this trend, is King vs. Order of United Commercial Travelers of America, decided by a lower federal court last May. The beneficiary of the insured was awarded an accidental death benefit, despite an exclusion of accident "resulting from participation, as a passenger or otherwise, in aviation or aeronautics" except as a fare-paying passenger on a regularly scheduled line. In this case the insured, a lieutenant in the civil air patrol, was compelled to make

a forced landing on the water in a land plane, which sank four minutes after landing. The insured drowned after floating in the water in a life jacket for more than two hours. Mr. Rhyne said that this carries out the precedent established in Bull vs. Sun Life, which created a sensation in 1945, in which death of a naval aviator by Japanese gunfire while attempting to launch a life raft from a disabled airplane was held covered by an insurance contract, despite an aircraft exclusion.

### R. L. Clapper Case

Mr. Rhyne also discussed the U. S. court of appeals decision of last July, in which the widow of Raymond L. Clapper, well known newspaper correspondent, was awarded a verdict against Aetna Life on an accidental death clause which stated it did not apply "if the death of the insured occurs . . . from an aeronautic flight." The court here held for the beneficiary on the ground that the clause was so ambiguous as to compel a decision in her favor. Mr. Rhyne pointed out that originally these aviation exclusion riders received more favorable treatment from the courts than they do now.

On the question of uniform legislation and limits of liability, Mr. Rhyne said that in July a petition for review in the case of Garcia vs. Pan American Airways, was filed with the U. S. Supreme Court. The New York court of appeals last April upheld a decision of lower courts to the effect that the Warsaw convention limit applied in this case. The passenger was killed while the airplane was attempting to land at Lisbon. He had a round trip ticket from New York to Lisbon, going by way of Bermuda and returning via Natal. The contention of the plaintiff was that the Warsaw limit did not apply to this accident, since it occurred in Portugal, which is not a signatory to the Warsaw convention.

## N. Y. Brokers Face Earlier License Renewal Deadline

This year all New York brokers' licenses will, for the first time, expire Oct. 31 instead of Dec. 31 as formerly. Applications for renewal will be mailed to the 20,000 current licenseholders beginning Sept. 13.

Renewal applications postmarked not later than midnight, Oct. 31, will automatically continue the license in effect until a renewal license is issued by the superintendent.

Licensees who fail to apply for renewal before Nov. 1 lose their authority to do business after Oct. 31.

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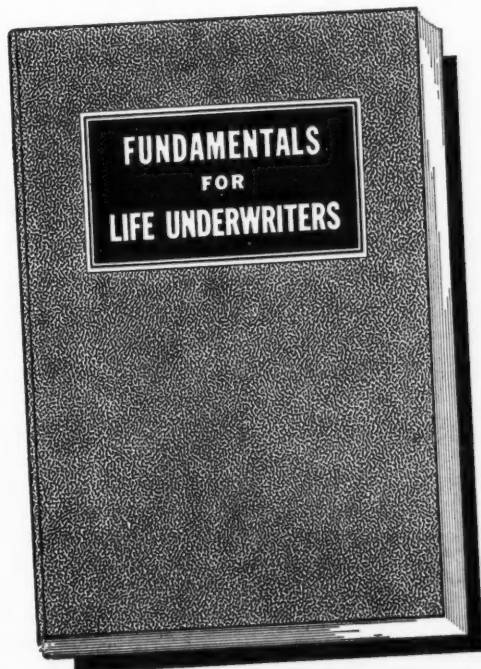
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## ABOUT THE AUTHOR

In November, 1938, William A. Spiker, C. L. U., joined the Agency forces of one of the largest of the American Companies in New York City, and paid for \$200,000 of Life Insurance in his first year.

From January 1, 1940, to November, 1941, he held the position of Supervisor, being responsible for recruiting and training Agents in one of this Company's New York City branches.

In November, 1941, he was transferred to the Home Office of his Company as Educational Supervisor in the New York City territory. In this capacity, he prepared a complete course for prospective Agents, which was designed to equip them for New York State License Examinations. Such work involved the actual conduct of classes by Mr. Spiker, and his record as an instructor was outstanding, since very few applicants taking his course failed to pass the License Examinations.

In February, 1943, Mr. Spiker was moved to the Detroit branch of his Company to assume supervisory duties in that city, and he remained at this work until April, 1944, when he was commissioned as an officer in the United States Navy.

After serving 21 months in the Navy, 15 months of which were as commanding officer of an LCI, he was released to inactive duty and was appointed to the managership of the Cincinnati branch of his Company on February 1, 1946.

Thus, because of his experience in personal selling, teaching, and supervising, he is eminently fitted to prepare a work of this kind.

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